# How Does Family Well-Being Vary across Different Types of Neighborhoods?

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# HOW DOES FAMILY WELL-BEING VARY ACROSS DIFFERENT TYPES OF NEIGHBORHOODS?

A substantial body of social science research finds that living in high-poverty and racially isolated neighborhoods can undermine the well-being and life-chances of both children and adults. Clearly, neighborhood environment is not the sole—or even the most important—factor influencing people's well-being; individual and family attributes also play critical roles and interact in complex ways with neighborhood characteristics. Just because researchers observe a high incidence of a problem (such as poor health or teen parenting) in high-poverty neighborhoods does not necessarily mean that the neighborhood environment caused the problem. It may mean that many families with these problems ended up living in high-poverty neighborhoods, perhaps because housing was more affordable there or because discrimination limited access to other neighborhoods. Nevertheless, rigorous research indicates that neighborhood isolation and distress can contribute to or exacerbate individual and family distress (Ellen and Turner 1997).

Regardless of whether neighborhood conditions *cause* problems in the lives of families, an increased *incidence* of problems in particular neighborhoods warrants policy attention. For example, it may make sense to target interventions to neighborhoods with high levels of a particular problem. In addition, programs focusing on one problem—such as underemployment—in a distressed neighborhood may have to address a related problem—such as poor health—that also occurs at high rates.

This paper uses the latest data from the National Survey of America's Families (NSAF) to explore variations across types of neighborhood environments in the well-being of families and children. Its goal is to take advantage of the richness of NSAF's data on family work effort, economic security, access to services and supports, and child well-being to shed new light on the relevance and role of neighborhood environment.

## Analysis Methods

The analysis used decennial census data to describe key characteristics of the tracts in which NSAF respondents live.[1] Specifically, NSAF respondents are grouped based on the type of community in which they live (central city, suburban, or nonmetropolitan); the racial and ethnic diversity of the tract in which they live; and the poverty rate of the tract in which they live. Although these neighborhood characteristics are certainly not the only ones of importance, past research highlights the extent of distress and isolation in tracts where poverty rates exceed 30 percent (Jargowsky 1997), as well as patterns of discrimination and disinvestment from neighborhoods in which racial and ethnic minorities predominate (Kain 1968; Massey and Denton 1993; Oliver and Shapiro 1997; Pastor 2001; Wilson 1987).

We selected 33 summary indicators developed by other NSAF researchers to reflect key outcomes for both adults and children, including employment and earnings, economic hardship, health insurance and health status (for adults and children), child well-being, and child care (summarized in figure 1). Most are indicators of individual disadvantage or distress. Some, however, are simply descriptive. In particular, we have included three descriptive child care variables: number of hours a child spends in care, number of child care arrangements, and whether the child is enrolled in center-based care. These measures are useful descriptions of the arrangements working parents make, not measures of either well-being or distress.

Detailed tabulations compare NSAF outcomes for adults and children living in different neighborhood environments. In addition, we used multivariate analysis to assess how outcomes vary across neighborhood types, after controlling for family income status and race/ethnicity. These multivariate estimates are not intended to control for all individual and family characteristics that may contribute to outcomes, but rather to explore how outcomes vary across neighborhoods among families at comparable income levels and of the same race or ethnicity.[2]

## Cities, Suburbs, and Nonmetropolitan Areas

Not surprisingly, families that live in suburban communities are consistently better off—across a wide range of well-being indicators—than either central-city residents or those living in nonmetropolitan areas.[3] Table 1 reports average values of key NSAF outcome indicators for all families living in central-city, suburban, and nonmetropolitan areas. The relative well-being of central-city and nonmetropolitan families varies: on many indicators, those living in nonmetropolitan areas appear the worst off; but on a few important indicators, central-city residents appear at the greatest disadvantage. And even in the suburbs, a significant share of families experiences bad outcomes.

*Employment and earnings.* Families living in nonmetropolitan areas have substantially lower earnings than those in either suburban or central-city communities—primarily due to lower average wage rates. The average nonmetropolitan family has annual earnings of about $45,600, compared with $52,200 for central-city families and $65,100 for suburban families. In addition, the average hourly wage for nonmetropolitan adults is only $13.70, compared with $17.20 for central-city residents and $19.40 for suburbanites. Employment rates and average hours worked are about the same for all three groups. Among families with working parents, central-city children are more likely to receive center-based child

*FIGURE 1. Outcome Indicators*

**I. FAMILY INDICATORS**
**1.0 EARNINGS AND INCOME**
**1.1 Income**
 Mean total family earnings
**1.2 Composition of Income**
 Percent of family income from earnings
**1.3 Poverty**
 Percent poor[a]
 Percent low-income[b]
**1.4 Families with Kids**
 Percent with kids

**II. ADULT INDICATORS**
**1.0 EARNINGS, INCOME, AND EMPLOYMENT**
**1.1 Income**
 Mean total earnings
**1.2 Wages**
 Mean hourly wage
 Mean hours worked per week (last year)
**1.3 Employment**
 Percent not employed
**2.0 HARDSHIP**
**2.1 Food Hardship**
 Percent reporting food hardship
**2.2 Housing Hardship**
 Percent unable to pay rent in last year
**3.0 ACCESS TO HEALTH CARE**
**3.1 Health Insurance Coverage**
 Percent uninsured
**3.2 Place of Care**
 Percent not confident in access to care
 Percent emergency department or no usual source of
  health care
**3.3 Overall Health**
 Percent reporting fair or poor health

**III. CHILD INDICATORS**
**1.0 ACCESS TO HEALTH CARE**
**1.1 Health Insurance Coverage**
 Percent uninsured
**1.2 Place of Care**
 Percent not confident in access to care
 Percent emergency department or no usual source of
  health care
**1.3 Overall Health**
 Percent reporting fair or poor health
**2.0 CHILDREN'S WELL-BEING**
**2.1 Child Behavior**
 Percent with high levels of behavioral and emotional
  problems
   Percent under age 6–11
   Percent age 12–18
 Percent expelled or suspended from school in past
  12 months
 Percent who skipped school in past 12 months
 Percent negative school engagement
 Percent not involved in extracurricular activities
**2.2 Caretaker Involvement**
 Percent read to two or fewer times a week
 Percent taken on outings two to three times a month
  or less
**2.3 Caretaker Activity**
 Percent who live in a family with no full-time
  employed adult
 Percent who have an MKA with poor mental health
 Percent who have an aggravated MKA
**2.4 Child Care Arrangements**
 Mean number of hours spent in child care
 Percent in center care[c]
 Mean number of child care arrangements

MKA = most knowledgeable adult

[a] Poor is family income below the federal poverty level

[b] Low-income is family income less than 200 percent of the federal poverty level

[c] Among children whose MKA is employed

care, although they do not spend significantly more hours in child care than either suburban or nonmetropolitan children.

*Poverty and hardship.* Although nonmetropolitan families have the lowest wages and earnings, poverty and economic hardship are significantly more prevalent among central-city families. Specifically, 14.1 percent of central-city families have incomes below the federal poverty level, compared with 10.8 percent of nonmetropolitan families and only 6.8 percent of suburban residents. In addition,

TABLE 1.  *Outcome Indicators by Type of Community*

| | Tract City Classification | | | Tract Population Density | | |
|---|---|---|---|---|---|---|
| | Central city | Suburban | Nonmetropolitan area | Urban | Rural | National total |
| **I.  FAMILY INDICATORS** | | | | | | |
| **1.0 EARNINGS AND INCOME** | | | | | | |
| **1.1 Income** | | | | | | |
| Mean total family earnings | 52,216 | 65,080 | 45,589 | 59,258 | 51,248 | 57,884 |
| | (±801.6) | (±700.9) | (±995.2) | (±524.7) | (±1,085.5) | (±448.5) |
| **1.2 Composition of Income** | | | | | | |
| Percent of family income from earnings | 83.8 | 85.6 | 81.9 | 84.9 | 82.3 | 84.3 |
| | (±.6) | (±.4) | (±.6) | (±.4) | (±.7) | (±.3) |
| **1.3 Poverty** | | | | | | |
| Percent poor[a] | 14.1 | 6.8 | 10.8 | 9.8 | 8.9 | 9.6 |
| | (±.7) | (±.3) | (±.5) | (±.3) | (±.5) | (±.2) |
| Percent low-income[b] | 32.8 | 19.5 | 29.0 | 25.3 | 24.4 | 25.0 |
| | (±.8) | (±.5) | (±1.1) | (±.4) | (±.9) | (±.4) |
| **1.4 Families with Kids** | | | | | | |
| Percent with kids | 53.7 | 52.5 | 49.6 | 53.2 | 48.5 | 52.5 |
| | (±1.1) | (±.8) | (±1.1) | (±.5) | (±1.) | (±.4) |
| **II.  ADULT INDICATORS** | | | | | | |
| **1.0 EARNINGS, INCOME, AND EMPLOYMENT** | | | | | | |
| **1.1 Income** | | | | | | |
| Mean total earnings | 25,143 | 30,746 | 21,358 | 28,095 | 23,976 | 27,509 |
| | (±430.) | (±339.8) | (±452.9) | (±229.8) | (±512.2) | (±183.9) |
| **1.2 Wages** | | | | | | |
| Mean hourly wage | 17.2 | 19.4 | 13.7 | 18.2 | 15.7 | 17.9 |
| | (±.4) | (±.3) | (±.2) | (±.2) | (±.4) | (±.2) |
| Mean hours worked per week (last year) | 40.8 | 41.2 | 41.7 | 40.9 | 42.3 | 41.2 |
| | (±.2) | (±.2) | (±.3) | (±.1) | (±.3) | (±.1) |
| **1.3 Employment** | | | | | | |
| Percent not employed | 18.4 | 16.1 | 18.0 | 16.7 | 18.9 | 17.1 |
| | (±.6) | (±.4) | (±.7) | (±.3) | (±.8) | (±.3) |
| **2.0 HARDSHIP** | | | | | | |
| **2.1 Food Hardship** | | | | | | |
| Percent reporting food hardship | 28.2 | 18.0 | 21.9 | 22.4 | 18.7 | 21.5 |
| | (±.8) | (±.5) | (±.9) | (±.5) | (±.8) | (±.4) |
| **2.2 Housing Hardship** | | | | | | |
| Percent unable to pay rent in last year | 13.7 | 8.9 | 11.8 | 11.0 | 10.2 | 10.8 |
| | (±.5) | (±.4) | (±.6) | (±.3) | (±.6) | (±.2) |
| **3.0 ACCESS TO HEALTH CARE** | | | | | | |
| **3.1 Health Insurance Coverage** | | | | | | |
| Percent uninsured | 21.3 | 14.2 | 18.8 | 17.4 | 16.1 | 17.0 |
| | (±.7) | (±.5) | (±.8) | (±.4) | (±.8) | (±.3) |
| **3.2 Place of Care** | | | | | | |
| Percent not confident in access to care | 11.5 | 7.7 | 9.3 | 9.2 | 8.5 | 8.8 |
| | (±.7) | (±.4) | (±.6) | (±.4) | (±.6) | (±.3) |

*TABLE 1.* (continued)

| | Tract City Classification | | | Tract Population Density | | |
|---|---|---|---|---|---|---|
| | Central city | Suburban | Nonmetropolitan area | Urban | Rural | National total |
| Percent emergency department or no usual source of health care | 22.1 (±1.) | 15.5 (±.5) | 14.0 (±.8) | 18.1 (±.5) | 13.4 (±.9) | 17.1 (±.4) |
| **3.3 Overall Health** | | | | | | |
| Percent reporting fair or poor health | 16.3 (±.7) | 11.5 (±.5) | 15.5 (±.7) | 13.3 (±.4) | 14.9 (±.6) | 13.5 (±.3) |
| **III. CHILD INDICATORS** | | | | | | |
| **1.0 ACCESS TO HEALTH CARE** | | | | | | |
| **1.1 Health Insurance Coverage** | | | | | | |
| Percent uninsured | 11.0 (±.7) | 8.6 (±.5) | 10.1 (±.8) | 9.8 (±.5) | 8.8 (±.7) | 9.5 (±.4) |
| **1.2 Place of Care** | | | | | | |
| Percent not confident in access to care | 9.5 (±.6) | 6.3 (±.3) | 7.6 (±.7) | 7.6 (±.3) | 7.2 (±.6) | 7.4 (±.3) |
| Percent emergency department or no usual source of health care | 8.4 (±.5) | 5.3 (±.3) | 5.9 (±.6) | 6.7 (±.2) | 4.7 (±.5) | 6.3 (±.2) |
| **1.3 Overall Health** | | | | | | |
| Percent reporting fair or poor health | 6.8 (±.4) | 3.8 (±.3) | 4.5 (±.5) | 4.9 (±.2) | 4.2 (±.5) | 4.8 (±.2) |
| **2.0 CHILDREN'S WELL-BEING** | | | | | | |
| **2.1 Child Behavior** | | | | | | |
| Percent with high levels of behavioral and emotional problems | | | | | | |
| Under age 6–11 | 8.0 (±.8) | 6.4 (±.5) | 7.1 (±1.) | 7.1 (±.4) | 6.6 (±1.) | 7.2 (±.4) |
| Age 12–18 | 9.7 (±1.) | 7.1 (±.6) | 11.1 (±1.6) | 8.4 (±.6) | 9.6 (±1.3) | 8.7 (±.5) |
| Percent expelled or suspended from school in past 12 months | 18.4 (±1.6) | 11.5 (±.6) | 15.7 (±1.4) | 14.8 (±.7) | 12.4 (±1.4) | 14.7 (±.7) |
| Percent who skipped school in past 12 months | 20.1 (±1.6) | 13.3 (±.7) | 13.1 (±1.4) | 16.4 (±.8) | 10.6 (±1.4) | 15.2 (±.6) |
| Percent negative school engagement | 25.3 (±1.) | 22.0 (±.6) | 22.6 (±1.3) | 23.4 (±.6) | 21.8 (±1.3) | 23.3 (±.5) |
| Percent not involved in extracurricular activities | 20.3 (±.8) | 16.3 (±.6) | 18.6 (±1.) | 18.3 (±.6) | 16.4 (±1.1) | 17.9 (±.4) |
| **2.2 Caretaker Involvement** | | | | | | |
| Percent read to two or fewer times a week | 17.2 (±1.2) | 12.2 (±.7) | 13.5 (±1.4) | 14.0 (±.7) | 13.5 (±1.5) | 13.9 (±.7) |
| Percent taken on outings two to three times a month or less | 19.5 (±1.3) | 15.1 (±.8) | 18.3 (±1.3) | 16.5 (±.7) | 19.4 (±1.6) | 17.0 (±.6) |
| **2.3 Caretaker Activity** | | | | | | |
| Percent who live in a family with no full-time employed adult | 22.0 (±.8) | 10.6 (±.4) | 16.1 (±.8) | 15.3 (±.4) | 13.4 (±.7) | 14.9 (±.3) |
| Percent who have an MKA with poor mental health | 18.4 (±.8) | 14.3 (±.5) | 18.6 (±1.) | 16.0 (±.4) | 17.5 (±.9) | 16.4 (±.4) |

*(Continued)*

*TABLE 1.* (continued)

| | Tract City Classification | | | Tract Population Density | | |
|---|---|---|---|---|---|---|
| | Central city | Suburban | Nonmetropolitan area | Urban | Rural | National total |
| Percent who have an aggravated MKA | 13.4 | 8.9 | 9.6 | 10.7 | 8.7 | 10.4 |
| | (±.7) | (±.4) | (±.8) | (±.4) | (±.7) | (±.3) |
| **2.4 Child Care Arrangements** | | | | | | |
| Mean number of hours spent in child care | 12.8 | 11.7 | 11.9 | 12.2 | 11.0 | 12.1 |
| | (±.4) | (±.3) | (±.4) | (±.2) | (±.4) | (±.2) |
| Percent in center care[c] | 28.8 | 24.7 | 19.3 | 25.5 | 21.2 | 24.6 |
| | (±1.2) | (±.8) | (±1.3) | (±.7) | (±1.5) | (±.6) |
| Mean number of child care arrangements | 0.8 | 0.7 | 0.7 | 0.8 | 0.7 | 0.8 |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

MKA = most knowledgeable adult

[a] Poor is family income below the federal poverty level

[b] Low-income is family income less than 200 percent of the federal poverty level

[c] Among children whose MKA is employed

central-city residents are the most likely to experience both food hardship (28.2 percent) and housing hardship (13.7 percent).

*Health.* Adults living in central cities are more likely than residents of either suburban communities or nonmetropolitan areas to be uninsured and to lack confidence about their access to health care. The differences between central-city and nonmetropolitan residents are relatively small, with adults living in suburban communities substantially less likely to lack insurance or a regular source of care. Specifically, one in five central-city adults (21.3 percent) report that they are uninsured, compared with 18.8 percent of adults living in nonmetropolitan areas and 14.2 percent of those living in suburban communities. Probably in part as a result of these differences, 22.1 percent of central-city adults rely on emergency departments or have no usual source of health care, compared with 15.5 percent of suburban residents and 14.0 percent of nonmetropolitan adults. Central-city and nonmetropolitan residents are also more likely to report that their health is fair or poor than suburban residents are. Differences for children in health insurance coverage are smaller, but follow the same pattern.

*Child well-being.* Central-city children are considerably more likely to have skipped school and to have been expelled from school than children who live in either nonmetropolitan areas or suburban communities. For example, 20.1 percent of central-city children skipped school within the past 12 months, compared with only about 13 percent of either suburban or nonmetropolitan children. Children living in central cities are also somewhat more likely to have negative school engagement and less likely to be involved in extra-curricular activities.

Central-city children are less likely to have caretakers who read to them or take them on outings, more likely to have a caretaker who is aggravated, and much more likely to live in a family with no

full-time employed adult. More specifically, 17.2 percent of children living in central-city areas are read to less than three times a week, compared with 13.5 percent of children living in nonmetropolitan areas and 12.2 percent of children living in the suburbs. And more than one in five central-city children (22.0 percent) live in families where no adult is employed full-time, compared with 16.1 percent of nonmetropolitan area children and only 10.6 percent of suburban children.

**Multivariate Analysis**

To some extent, differences in outcomes for cities, suburbs, and nonmetropolitan areas stem from fundamental differences in the characteristics of families living there. For example, blacks are much more likely to live in central cities than in either suburban communities or nonmetropolitan areas, and suburban residents tend to have higher incomes than either central-city or nonmetropolitan families. However, even after controlling for race, ethnicity, and income, key differences in outcomes persist across the three different types of communities (see figure 2 and appendix table 1).

*Employment and earnings.* Although employment rates do not differ significantly, adults living in central cities and nonmetropolitan areas have lower earnings than adults living in the suburbs do. After controlling for race, ethnicity, and income, nonmetropolitan residents work more hours on average than central-city or suburban residents, but at a significantly lower hourly wage, resulting in significantly lower average earnings overall. Not surprisingly, central-city children (with working parents) are the most likely to be enrolled in center-based child care, while children living in nonmetropolitan areas are the least likely.

*Hardship.* Adults who live in central cities and nonmetropolitan areas experience more food hardship than those living in the suburbs, controlling for individual income and race/ethnicity. In addition, both adults and children in central cities and nonmetropolitan areas have worse health and less reliable access to care than people in suburban communities do. However, adults and children living in nonmetropolitan areas are *less* likely than residents of either central cities or suburbs to rely on emergency departments for care or to lack any usual source for care.

*Child well-being.* After controlling for individual race, ethnicity, and low-income status, few significant differences persist across community types in child behavior and school involvement. Central-city children are, however, significantly more likely to skip school than suburban children, while children living in nonmetropolitan areas are *less* likely to skip school. Central-city children are also the most likely to live in families with no full-time workers and to have an aggravated caretaker.

### Neighborhood Poverty Rates

As the poverty rate in a census tract rises, the probability that families living there will experience bad outcomes also rises. This pattern applies consistently across all the outcome indicators examined here, for adults and children. These results are consistent with other research documenting high levels of social and economic distress in high-poverty neighborhoods (Jargowsky 1997; Ellen and Turner 1997). Table 2 reports average values of key NSAF outcome indicators for all families living in census tracts with poverty rates below 10 percent, from 10 to 20 percent, from 20 to 30 percent, from 30 to 40 percent, and above 40 percent.[4] The incidence of undesirable outcomes rises with neighborhood poverty rate for every indicator. These differences are consistently much wider than any of the differences between central-city, suburban, and nonmetropolitan residents discussed above.

*FIGURE 2. Community and Individual Outcomes: Summary of Effects*

| | Central city | Nonmetropolitan area |
|---|---|---|
| **I. Family Indicators** | | |
| Poor | + | + |
| Low income | + | + |
| Families with children | − | − |
| Mean earnings | − | − |
| Share of family income from earnings | | |
| | | |
| **II. Adult Indicators** | | |
| Not employed | | |
| Food hardship | + | + |
| Rent hardship | | + |
| Not insured | + | + |
| Not confident in access to health care | + | + |
| Emergency department or no usual source of health care | + | + |
| Fair or poor health | + | + |
| | | |
| Mean earnings | − | − |
| Mean hourly wage | | − |
| Mean hours worked | | + |
| | | |
| **III. Child Indicators** | | |
| Not insured | + | + |
| Not confident in access to health care | + | + |
| Emergency department or no usual source of health care | + | − |
| Fair or poor health | + | + |
| Negative behavior, age 6–11 | | |
| Negative behavior, age 12–17 | | |
| Expelled from school[a] | | |
| Skipped school[a] | + | − |
| Negative school engagement[b] | | |
| Child is not involved in any activities[b] | | |
| Child is read to two or fewer times a week[c] | | |
| Negative outings for children | | + |
| No full-time workers in family[d] | + | − |
| Poor caretaker mental health | | |
| Aggravated caretaker | + | |
| Child enrolled in center-based care[e] | + | − |
| Number of hours in child care | | |
| Number of child care arrangements | | |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

*TABLE 2. Outcome Indicators by Census Tract Poverty Rate*

| | Less than 10% poor | 10–20% poor | 20–30% poor | 30–40% poor | More than 40% poor | National total |
|---|---|---|---|---|---|---|
| **I. FAMILY INDICATORS** | | | | | | |
| **1.0 EARNINGS AND INCOME** | | | | | | |
| **1.1 Income** | | | | | | |
| Mean total family earnings | 69,377 | 47,429 | 40,203 | 31,646 | 27,476 | 57,884 |
| | (±613.9) | (±872.5) | (±1,462.7) | (±1,881.9) | (±2,079.4) | (±448.5) |
| **1.2 Composition of Income** | | | | | | |
| Percent of family income from earnings | 86.2 | 84.2 | 80.5 | 75.9 | 76.4 | 84.3 |
| | (±.4) | (±.6) | (±1.) | (±2.1) | (±1.7) | (±.3) |
| **1.3 Poverty** | | | | | | |
| Percent poor[a] | 4.5 | 11.2 | 18.7 | 29.8 | 36.0 | 9.6 |
| | (±.2) | (±.6) | (±1.1) | (±2.1) | (±3.) | (±.2) |
| Percent low-income[b] | 15.3 | 30.0 | 42.7 | 54.5 | 67.4 | 25.0 |
| | (±.4) | (±.9) | (±1.4) | (±2.1) | (±2.9) | (±.4) |
| **1.4 Families with Kids** | | | | | | |
| Percent with kids | 51.6 | 51.5 | 53.4 | 55.3 | 66.2 | 52.5 |
| | (±.7) | (±.9) | (±1.5) | (±2.9) | (±3.1) | (±.4) |
| **II. ADULT INDICATORS** | | | | | | |
| **1.0 EARNINGS, INCOME, AND EMPLOYMENT** | | | | | | |
| **1.1 Income** | | | | | | |
| Mean total earnings | 32,673 | 22,935 | 19,618 | 14,626 | 13,374 | 27,509 |
| | (±296.2) | (±514.3) | (±602.2) | (±753.8) | (±845.1) | (±183.9) |
| **1.2 Wages** | | | | | | |
| Mean hourly wage | 20.0 | 15.0 | 14.6 | 13.3 | 11.8 | 17.9 |
| | (±.3) | (±.2) | (±.9) | (±.8) | (±.5) | (±.2) |
| Mean hours worked per week (last year) | 41.5 | 41.2 | 41.0 | 38.8 | 38.0 | 41.2 |
| | (±.2) | (±.2) | (±.4) | (±.6) | (±.6) | (±.1) |
| **1.3 Employment** | | | | | | |
| Percent not employed | 14.8 | 17.5 | 22.5 | 26.7 | 24.3 | 17.1 |
| | (±.4) | (±.6) | (±1.1) | (±1.7) | (±1.8) | (±.3) |
| **2.0 HARDSHIP** | | | | | | |
| **2.1 Food Hardship** | | | | | | |
| Percent reporting food hardship | 15.5 | 25.2 | 31.7 | 40.5 | 43.3 | 21.5 |
| | (±.6) | (±.9) | (±1.1) | (±2.2) | (±2.7) | (±.4) |
| **2.2 Housing Hardship** | | | | | | |
| Percent unable to pay rent in last year | 7.7 | 13.1 | 16.3 | 17.0 | 20.7 | 10.8 |
| | (±.3) | (±.5) | (±.8) | (±1.6) | (±1.8) | (±.2) |
| **3.0 ACCESS TO HEALTH CARE** | | | | | | |
| **3.1 Health Insurance Coverage** | | | | | | |
| Percent uninsured | 11.0 | 21.2 | 29.0 | 29.7 | 32.8 | 17.0 |
| | (±.5) | (±.7) | (±1.3) | (±2.1) | (±2.5) | (±.3) |
| **3.2 Place of Care** | | | | | | |
| Percent not confident in access to care | 7.0 | 10.8 | 13.1 | 12.1 | 12.7 | 8.8 |
| | (±.4) | (±.6) | (±1.) | (±1.5) | (±1.9) | (±.3) |

*(Continued)*

TABLE 2. (continued)

| | Less than 10% poor | 10–20% poor | 20–30% poor | 30–40% poor | More than 40% poor | National total |
|---|---|---|---|---|---|---|
| Percent emergency department or no usual source of health care | 13.8 (±.5) | 19.4 (±.9) | 22.2 (±1.3) | 25.7 (±2.5) | 27.3 (±2.7) | 17.1 (±.4) |
| **3.3 Overall Health** | | | | | | |
| Percent reporting fair or poor health | 9.8 (±.4) | 15.6 (±.8) | 20.2 (±1.) | 25.5 (±1.5) | 27.5 (±2.1) | 13.5 (±.3) |
| **III. CHILD INDICATORS** | | | | | | |
| **1.0 ACCESS TO HEALTH CARE** | | | | | | |
| **1.1 Health Insurance Coverage** | | | | | | |
| Percent uninsured | 6.5 (±.4) | 11.6 (±.7) | 16.2 (±1.1) | 13.7 (±1.6) | 17.1 (±3.1) | 9.5 (±.4) |
| **1.2 Place of Care** | | | | | | |
| Percent not confident in access to care | 5.2 (±.3) | 9.1 (±.5) | 12.2 (±1.) | 9.7 (±1.1) | 12.8 (±3.) | 7.4 (±.3) |
| Percent emergency department or no usual source of health care | 4.3 (±.3) | 7.0 (±.4) | 10.5 (±1.) | 11.2 (±1.2) | 12.2 (±2.3) | 6.3 (±.2) |
| **1.3 Overall Health** | | | | | | |
| Percent reporting fair or poor health | 2.8 (±.2) | 5.5 (±.4) | 8.6 (±.9) | 11.4 (±1.2) | 8.1 (±1.6) | 4.8 (±.2) |
| **2.0 CHILDREN'S WELL-BEING** | | | | | | |
| **2.1 Child Behavior** | | | | | | |
| Percent with high levels of behavioral and emotional problems | | | | | | |
| Under age 6–11 | 5.2 (±.4) | 9.0 (±.9) | 8.0 (±1.4) | 14.6 (±3.1) | 4.7 (±1.8) | 7.2 (±.4) |
| Age 12–18 | 7.2 (±.6) | 8.5 (±1.) | 11.3 (±1.6) | 19.4 (±3.9) | 13.3 (±3.2) | 8.7 (±.5) |
| Percent expelled or suspended from school in past 12 months | 9.7 (±.6) | 17.2 (±1.4) | 23.4 (±3.1) | 24.1 (±3.4) | 23.4 (±5.) | 14.7 (±.7) |
| Percent who skipped school in past 12 months | 12.5 (±.8) | 16.1 (±1.3) | 20.6 (±3.) | 24.3 (±3.5) | 22.9 (±4.) | 15.2 (±.6) |
| Percent negative school engagement | 20.1 (±.6) | 24.2 (±1.1) | 27.8 (±1.5) | 31.5 (±2.3) | 34.6 (±3.6) | 23.3 (±.5) |
| Percent not involved in extracurricular activities | 13.0 (±.6) | 19.6 (±1.) | 27.0 (±1.5) | 35.0 (±2.7) | 32.1 (±3.7) | 17.9 (±.4) |
| **2.2 Caretaker Involvement** | | | | | | |
| Percent read to two or fewer times a week | 9.8 (±.7) | 15.9 (±1.3) | 22.3 (±1.9) | 21.8 (±2.9) | 23.6 (±3.5) | 13.9 (±.7) |
| Percent taken on outings two to three times a month or less | 14.3 (±.9) | 18.8 (±1.2) | 19.7 (±1.9) | 25.2 (±3.) | 26.7 (±4.3) | 17.0 (±.6) |
| **2.3 Caretaker Activity** | | | | | | |
| Percent who live in a family with no full-time employed adult | 8.0 (±.3) | 18.1 (±.7) | 24.2 (±1.5) | 36.8 (±2.3) | 43.7 (±3.3) | 14.9 (±.3) |
| Percent who have an MKA with poor mental health | 12.6 (±.5) | 19.5 (±.8) | 20.7 (±1.3) | 25.4 (±2.) | 25.0 (±2.4) | 16.4 (±.4) |
| Percent who have an aggravated MKA | 8.5 (±.4) | 10.2 (±.7) | 11.6 (±.9) | 19.4 (±1.9) | 24.0 (±2.9) | 10.4 (±.3) |

TABLE 2. (continued)

| | Less than 10% poor | 10–20% poor | 20–30% poor | 30–40% poor | More than 40% poor | National total |
|---|---|---|---|---|---|---|
| **2.4 Child Care Arrangements** | | | | | | |
| Mean number of hours spent in child care | 11.2 | 12.7 | 13.1 | 13.2 | 14.3 | 12.1 |
| | (±.3) | (±.4) | (±.7) | (±1.1) | (±1.) | (±.2) |
| Percent in center care[c] | 25.3 | 22.8 | 24.7 | 26.3 | 31.4 | 24.6 |
| | (±.8) | (±1.3) | (±1.7) | (±3.1) | (±4.8) | (±.6) |
| Mean number of child care arrangements | 0.7 | 0.8 | 0.8 | 0.8 | 0.9 | 0.8 |
| | (±.) | (±.) | (±.) | (±.1) | (±.1) | (±.) |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

MKA = most knowledgeable adult

[a] Poor is family income below the federal poverty level

[b] Low-income is family income less than 200 percent of the federal poverty level

[c] Among children whose MKA is employed

Clearly, differences in outcomes based on neighborhood poverty rate are attributable in part to differences in the characteristics of households that live in these neighborhoods. Nevertheless, a substantial body of existing research has found that high rates of neighborhood poverty have an independent effect on the short-term well-being and longer-term life chances of both children and adults.[5] This project does not attempt a sophisticated multivariate analysis that would control for all relevant individual differences and definitively quantify independent neighborhood effects. It does estimate, however, the strength of differences based on neighborhood poverty after controlling for individual race, ethnicity, and income status (see figure 3 and appendix table 2). This analysis illustrates that even among low-income blacks, for example, those who live in high-poverty neighborhoods are more likely to experience bad outcomes than those who live in lower-poverty neighborhoods.[6]

*Employment and earnings.* After controlling for individual race, ethnicity, and income, adults living in higher-poverty neighborhoods have lower earnings and hourly wage rates, are more likely to be unemployed, and work fewer hours per year on average. Children are more likely to live in families with no full-time workers but also spend more time in child care on average.

*Hardship.* Residents of higher-poverty neighborhoods face higher rates of food and rent hardship, even after controlling for individual race, ethnicity, and income. They are also less likely to have health insurance, less confident about access to health care, more likely to use the emergency department, and more likely to be in fair or poor health.

*Child well-being.* When individual race, ethnicity, and income are held constant, most indicators of child behavior and school engagement continue to show a significant disadvantage associated with living in a higher-poverty neighborhood. As neighborhood poverty rate rises, so too does the likelihood that a child is read to fewer than three times each week and is not taken on family outings. Rates of parent aggravation and poor mental health rise (controlling for individual race, ethnicity and income). However, differences in the likelihood of skipping school and of behavior problems among 12- to 17-year-olds are not significant.

*FIGURE 3.  Neighborhood Poverty Rate and Individual Outcomes: Summary of Effects*

| | Census tract poverty rate | Census tract poverty rate squared |
|---|:---:|:---:|
| **I. Family Indicators** | | |
| Poor | + | − |
| Low income | + | − |
| Families with children | + | |
| Mean earnings | + | + |
| Share of family income from earnings | | |
| | | |
| **II. Adult Indicators** | | |
| Not employed | + | |
| Food hardship | + | − |
| Rent hardship | + | − |
| Not insured | + | − |
| Not confident in access to health care | + | − |
| Emergency department or no usual source of health care | + | |
| Fair or poor health | + | − |
| | | |
| Mean earnings | − | + |
| Mean hourly wage | − | + |
| Mean hours worked | | − |
| | | |
| **III. Child Indicators** | | |
| Not insured | + | − |
| Not confident in access to health care | + | − |
| Emergency department or no usual source of health care | + | |
| Fair or poor health | + | − |
| Negative behavior, age 6–11 | + | − |
| Negative behavior, age 12–17 | | |
| Expelled from school[a] | + | − |
| Skipped school[a] | | |
| Negative school engagement[b] | + | |
| Child is not involved in any activities[b] | + | − |
| Child is read to two or fewer times a week[c] | + | |
| Negative outings for children | + | |
| No full-time workers in family[d] | + | |
| Poor caretaker mental health | + | − |
| Aggravated caretaker | + | |
| Child enrolled in center-based care[e] | | |
| Number of hours in child care | + | − |
| Number of child care arrangements | | |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

Most high-poverty census tracts (those with poverty rates above 30 percent) in the United States are in central cities. The few that occur in suburban areas are likely to be atypical. For example, these tracts may be adjacent to universities and home to many students who are at least partially supported by their (non-poor) parents. In addition, rural poverty differs from concentrated central-city poverty in many important respects (Jargowsky 1997). Therefore, figure 4, along with appendix tables 3 and 4, explores the relationship between neighborhood poverty and individual outcomes separately for central cities and nonmetropolitan areas.

In general, higher rates of neighborhood poverty increase the likelihood of bad outcomes for adults in central city and nonmetropolitan areas (after controlling for individual race, ethnicity, and income). However, results differ in two important respects. First, in central cities, residents of higher-poverty neighborhoods are just as likely to be working and to work as many hours on average as comparable residents of lower-poverty neighborhoods. It is only in nonmetropolitan areas that a rising neighborhood poverty rate is associated with lower employment. Second, in nonmetropolitan areas, youth behavior and school engagement do not deteriorate as neighborhood poverty increases, and the likelihood that a child has skipped school actually drops as neighborhood poverty rises. Moreover, in nonmetropolitan areas, children living in high-poverty neighborhoods are just as likely to be read to frequently, to be taken on outings, and to have adults in the family who work full time as their counterparts in lower-poverty neighborhoods.

## Neighborhood Racial and Ethnic Composition

Overall, the likelihood of bad outcomes for adults and children rises as the minority share of the neighborhood population increases. The association between neighborhood poverty and bad outcomes is generally larger and more consistent than the association between minority share and bad outcomes, but the patterns are generally similar. Table 3 reports average values of key NSAF outcome indicators for all families living in census tracts that are less than 10 percent minority, 10–50 percent minority, 50–90 percent minority, and above 90 percent minority.[7]

The vast majority of high-poverty neighborhoods are majority-minority (if not predominantly minority). Thus, neighborhood poverty rates and racial/ethnic composition are closely linked, as discussed further in the next section. Nonetheless, the association between neighborhood racial/ethnic composition and outcomes for individual residents persists even after controlling for individual race/ethnicity and poverty (see figure 5 and appendix table 5).[8] Again, this analysis does not attempt to control for all relevant individual differences in order to definitively quantify independent neighborhood effects. Nonetheless, the results suggest that many outcomes worsen as neighborhood minority share rises, even after controlling for individual income and race or ethnicity. For some outcomes, the link to neighborhood racial composition diminishes as neighborhood minority share rises above about 65 percent. In other words, once a neighborhood is majority-minority, further increases in minority share are not associated with worsening outcomes for individual residents. Finally, for some outcomes, the impact of neighborhood racial composition differs depending on the race or ethnicity of the individual.[9]

*Employment and earnings.* There appears to be no significant association between neighborhood minority share and the rate of employment among adults. However, the relationship between neighborhood racial composition and individual earnings is significant, with very different patterns apparent for whites, blacks, and Hispanics. After controlling for individual income status, adult earnings and hourly wages among white adults first rise and then fall as the neighborhood minority share increases.

FIGURE 4. *Neighborhood Poverty Rate and Individual Outcomes: Summary of Effects in Central-City and Nonmetropolitan Areas*

| | Central Cities | | Nonmetropolitan Areas | |
|---|---|---|---|---|
| | Census tract poverty rate | Census tract poverty rate squared | Census tract poverty rate | Census tract poverty rate squared |
| **I. Family Indicators** | | | | |
| Poor | + | − | + | − |
| Low income | + | − | + | − |
| Families with children | − | | − | |
| Mean earnings | − | + | − | |
| Share of family income from earnings | | | | |
| | | | | |
| **II. Adult Indicators** | | | | |
| Not employed | | | + | − |
| Food hardship | + | − | + | |
| Rent hardship | + | − | + | |
| Not insured | + | − | + | − |
| Not confident in access to health care | + | − | + | − |
| Emergency department or no usual source of health care | + | | + | − |
| Fair or poor health | + | − | + | − |
| | | | | |
| Mean earnings | − | + | − | |
| Mean hourly wage | | | − | |
| Mean hours worked | | | + | − |
| | | | | |
| **III. Child Indicators** | | | | |
| Not insured | + | − | + | − |
| Not confident in access to health care | + | − | + | − |
| Emergency department or no usual source of health care | + | | + | − |
| Fair or poor health | + | − | + | − |
| Negative behavior, age 6–11 | + | − | | |
| Negative behavior, age 12–17 | | | | |
| Expelled from school[a] | + | | | |
| Skipped school[a] | + | | − | + |
| Negative school engagement[b] | + | | | |
| Child is not involved in any activities[b] | + | − | | |
| Child is read to two or fewer times a week[c] | | | | |
| Negative outings for children | + | | | |
| No full-time workers in family[d] | + | | | |
| Poor caretaker mental health | + | | + | |
| Aggravated caretaker | | | | − |
| Child enrolled in center-based care[e] | | | | |
| Number of hours in child care | | | + | − |
| Number of child care arrangements | | | + | |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

TABLE 3. *Outcome Indicators by Census Tract Percent Minority*

| | Less than 10% minority | 10–50% minority | 50–90% minority | 90–100% minority | National total |
|---|---|---|---|---|---|
| **I. FAMILY INDICATORS** | | | | | |
| **1.0 EARNINGS AND INCOME** | | | | | |
| **1.1 Income** | | | | | |
| Mean total family earnings | 61,134 | 62,363 | 46,165 | 36,222 | 57,884 |
| | (±848.6) | (±799.6) | (±1,134.3) | (±1,527.0) | (±448.5) |
| **1.2 Composition of Income** | | | | | |
| Percent of family income from earnings | 83.7 | 85.3 | 84.7 | 81.4 | 84.3 |
| | (±.6) | (±.4) | (±.8) | (±1.1) | (±.3) |
| **1.3 Poverty** | | | | | |
| Percent poor[a] | 5.8 | 8.0 | 16.3 | 24.5 | 9.6 |
| | (±.3) | (±.4) | (±.9) | (±1.5) | (±.2) |
| Percent low-income[b] | 18.6 | 21.8 | 37.5 | 52.4 | 25.0 |
| | (±.5) | (±.5) | (±1.2) | (±1.5) | (±.4) |
| **1.4 Families with Kids** | | | | | |
| Percent with kids | 48.7 | 52.4 | 54.7 | 64.4 | 52.5 |
| | (±.8) | (±.7) | (±1.5) | (±2.1) | (±.4) |
| **II. ADULT INDICATORS** | | | | | |
| **1.0 EARNINGS, INCOME, AND EMPLOYMENT** | | | | | |
| **1.1 Income** | | | | | |
| Mean total earnings | 28,634 | 29,713 | 22,030 | 17,369 | 27,509 |
| | (±439.5) | (±339.7) | (±551.0) | (±884.7) | (±183.9) |
| **1.2 Wages** | | | | | |
| Mean hourly wage | 18.2 | 18.6 | 15.8 | 13.1 | 17.9 |
| | (±.5) | (±.3) | (±.5) | (±.4) | (±.2) |
| Mean hours worked per week (last year) | 41.4 | 41.4 | 41.0 | 39.2 | 41.2 |
| | (±.2) | (±.2) | (±.3) | (±.3) | (±.1) |
| **1.3 Employment** | | | | | |
| Percent not employed | 16.0 | 16.0 | 20.1 | 23.2 | 17.1 |
| | (±.5) | (±.4) | (±1.) | (±1.5) | (±.3) |
| **2.0 HARDSHIP** | | | | | |
| **2.1 Food Hardship** | | | | | |
| Percent reporting food hardship | 14.9 | 20.3 | 33.8 | 39.0 | 21.5 |
| | (±.6) | (±.7) | (±1.6) | (±1.6) | (±.4) |
| **2.2 Housing Hardship** | | | | | |
| Percent unable to pay rent in last year | 8.0 | 10.2 | 14.9 | 21.0 | 10.8 |
| | (±.4) | (±.4) | (±.8) | (±1.3) | (±.2) |
| **3.0 ACCESS TO HEALTH CARE** | | | | | |
| **3.1 Health Insurance Coverage** | | | | | |
| Percent uninsured | 11.5 | 15.4 | 27.7 | 33.7 | 17.0 |
| | (±.5) | (±.5) | (±1.1) | (±1.7) | (±.3) |
| **3.2 Place of Care** | | | | | |
| Percent not confident in access to care | 6.8 | 8.7 | 13.4 | 14.1 | 8.8 |
| | (±.5) | (±.5) | (±.8) | (±1.4) | (±.3) |
| Percent emergency department or no usual source of health care | 11.9 | 16.7 | 26.0 | 26.6 | 17.1 |
| | (±.6) | (±.7) | (±1.2) | (±1.9) | (±.4) |
| **3.3 Overall Health** | | | | | |
| Percent reporting fair or poor health | 11.1 | 11.9 | 19.5 | 24.8 | 13.5 |
| | (±.5) | (±.4) | (±.9) | (±1.3) | (±.3) |

*(Continued)*

TABLE 3. (continued)

| | Less than 10% minority | 10–50% minority | 50–90% minority | 90–100% minority | National total |
|---|---|---|---|---|---|
| **III. CHILDREN INDICATORS** | | | | | |
| **1.0 ACCESS TO HEALTH CARE** | | | | | |
| **1.1 Health Insurance Coverage** | | | | | |
| Percent uninsured | 5.9 | 9.4 | 15.0 | 14.7 | 9.5 |
| | (±.5) | (±.5) | (±1.) | (±1.8) | (±.4) |
| **1.2 Place of Care** | | | | | |
| Percent not confident in access to care | 4.6 | 7.2 | 12.1 | 11.1 | 7.4 |
| | (±.4) | (±.4) | (±.9) | (±1.2) | (±.3) |
| Percent emergency department or no usual source | 3.5 | 6.1 | 10.0 | 10.6 | 6.3 |
| of health care | (±.3) | (±.3) | (±.8) | (±1.1) | (±.2) |
| **1.3 Overall Health** | | | | | |
| Percent reporting fair or poor health | 2.8 | 4.1 | 7.2 | 11.2 | 4.8 |
| | (±.3) | (±.3) | (±.7) | (±.9) | (±.2) |
| **2.0 CHILDREN'S WELL-BEING** | | | | | |
| **2.1 Child Behavior** | | | | | |
| Percent with high levels of behavioral and emotional problems | | | | | |
| Under age 6–11 | 5.4 | 7.1 | 9.8 | 7.0 | 7.2 |
| | (±.6) | (±.6) | (±1.4) | (±1.4) | (±.4) |
| Age 12–18 | 8.3 | 7.9 | 11.0 | 9.7 | 8.7 |
| | (±.9) | (±.7) | (±1.3) | (±1.7) | (±.5) |
| Percent expelled or suspended from school in past | 10.1 | 13.7 | 19.9 | 24.7 | 14.7 |
| 12 months | (±.9) | (±1.) | (±2.2) | (±2.5) | (±.7) |
| Percent who skipped school in past 12 months | 11.5 | 14.6 | 20.1 | 24.5 | 15.2 |
| | (±.9) | (±1.1) | (±2.1) | (±3.4) | (±.6) |
| Percent negative school engagement | 19.4 | 22.9 | 27.2 | 30.8 | 23.3 |
| | (±.7) | (±.8) | (±1.5) | (±2.1) | (±.5) |
| Percent not involved in extracurricular activities | 13.4 | 15.7 | 26.8 | 29.4 | 17.9 |
| | (±.8) | (±.8) | (±1.6) | (±1.9) | (±.4) |
| **2.2 Caretaker Involvement** | | | | | |
| Percent read to two or fewer times a week | 9.4 | 12.0 | 20.9 | 26.8 | 13.9 |
| | (±.9) | (±.8) | (±1.6) | (±2.5) | (±.7) |
| Percent taken on outings two to three times a | 14.9 | 14.9 | 21.1 | 27.1 | 17.0 |
| month or less | (±1.) | (±.8) | (±1.3) | (±2.7) | (±.6) |
| **2.3 Caretaker Activity** | | | | | |
| Percent who live in a family with no full-time | 10.6 | 11.7 | 22.7 | 32.0 | 14.9 |
| employed adult | (±.6) | (±.5) | (±1.1) | (±2.) | (±.3) |
| Percent who have an MKA with poor mental health | 14.4 | 15.8 | 19.1 | 20.7 | 16.4 |
| | (±.6) | (±.6) | (±1.1) | (±1.4) | (±.4) |
| Percent who have an aggravated MKA | 8.4 | 9.1 | 13.0 | 18.5 | 10.4 |
| | (±.8) | (±.9) | (±1.3) | (±2.) | (±.5) |
| **2.4 Child Care Arrangements** | | | | | |
| Mean number of hours spent in child care | 10.4 | 12.2 | 13.5 | 14.4 | 12.1 |
| | (±.3) | (±.3) | (±.5) | (±.8) | (±.2) |
| Percent in center care[c] | 20.8 | 26.3 | 26.4 | 30.4 | 24.6 |
| | (±1.) | (±1.) | (±1.5) | (±1.8) | (±.6) |
| Mean number of child care arrangements | 0.7 | 0.8 | 0.7 | 0.8 | 0.8 |
| | (±.) | (±.) | (±.) | (±.) | (±.) |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

MKA = most knowledgeable adult

[a] Poor is family income below the federal poverty level

[b] Low-income is family income less than 200 percent of the federal poverty level

[c] Among children whose MKA is employed

*FIGURE 5. Neighborhood Minority Share and Individual Outcomes: Summary of Effects*

| | All Residents | | Black Residents | | Hispanic Residents | |
|---|---|---|---|---|---|---|
| | Tract % minority | Tract % minority squared | Tract % minority | Tract % minority squared | Tract % minority | Tract % minority squared |
| **I. Family Indicators** | | | | | | |
| Poor | | | | | | |
| Low income | | + | + | | + | − |
| Families with children | − | | + | | | |
| Mean earnings | + | − | − | + | − | + |
| Share of family income from earnings | + | − | | | | |
| | | | | | | |
| **II. Adult Indicators** | | | | | | |
| Not employed | | | | | | |
| Food hardship | + | − | − | + | | |
| Rent hardship | + | − | − | + | − | + |
| Not insured | + | | | | | |
| Not confident in access to health care | + | | | | | |
| Emergency department or no usual source of health care | + | − | | | | |
| Fair or poor health | | | | | | |
| | | | | | | |
| Mean earnings | + | − | − | + | − | + |
| Mean hourly wage | + | − | − | + | − | + |
| Mean hours worked | | | + | − | | − |
| | | | | | | |
| **III. Child Indicators** | | | | | | |
| Not insured | + | | | | | |
| Not confident in access to health care | + | | | | | |
| Emergency department or no usual source of health care | + | − | | | | |
| Fair or poor health | | | | | | |
| Negative behavior, age 6–11 | + | | | | | |
| Negative behavior, age 12–17 | | | | | | |
| Expelled from school[a] | | | | | | |
| Skipped school[a] | + | | | | | |
| Negative school engagement[b] | | | | | | |
| Child is not involved in any activities[b] | | | | | | |
| Child is read to two or fewer times a week[c] | | | | | | |
| Negative outings for children | | | | | | |
| No full-time workers in family[d] | | | − | | | |
| Poor caretaker mental health | + | − | | | | |
| Aggravated caretaker | | | | | | |
| Child enrolled in center-based care[e] | + | − | − | + | | |
| Number of hours in child care | | | | | | |
| Number of child care arrangements | | | | | | |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

In other words, whites living in racially mixed neighborhoods earn more on average than those living in the most predominantly white neighborhood. Once the neighborhood minority share exceeds 40 percent, however, individual earnings among whites drop precipitously. In contrast, among blacks, individual earnings (and hourly wages) fall as neighborhood minority share increases, leveling off (and even rising slightly) when the minority share exceeds 80 percent. Similarly, average earnings among Hispanics decline slightly as neighborhood minority share increases, but hourly wages follow a pattern more similar to that of blacks.

The relationship between hours of work and neighborhood racial/ethnic composition also varies with individual race or ethnicity. Among whites, there is no significant association between neighborhood racial/ethnic composition and hours worked. Among blacks and Hispanics, on the other hand, average hours worked rise slightly and then decline as neighborhood minority share increases. Among families with working parents, as neighborhood minority share increases, the likelihood that white and black children are enrolled in center-based care rises and then drops modestly. On the other hand, the likelihood that Hispanic children are enrolled in center-based care declines as neighborhood minority share rises.

*Hardship.* Residents of higher-minority neighborhoods face higher rates of food and rent hardship, even after controlling for individual race/ethnicity and income status. They are also less likely to have health insurance, less confident about access to health care, and more likely to use the emergency department. For these outcomes, the relationship with neighborhood minority share is more comparable to the relationship with neighborhood poverty: the incidence of bad outcomes rises and then flattens out for neighborhoods with the highest percent minority. And patterns are essentially the same regardless of individual race or ethnicity. The only exception is rent hardship, which rises and then levels off for whites, but first declines and then rises for blacks and Hispanics. Despite the significant differences in access to health care, neighborhood racial/ethnic composition and either adult or child health have no significant association.

*Child well-being.* When individual race/ethnicity and income status are held constant, few indicators of child behavior or school engagement show any significant disadvantage associated with living in a high-minority neighborhood. The only exceptions are the likelihood of negative behavior among young children (6–11 years) and the likelihood of skipping school, both of which increase as neighborhood minority share rises. However, the likelihood that a child's primary caregiver suffers from poor mental health rises quite sharply as neighborhood minority share rises to about 55 percent, then drops as neighborhood minority share climbs farther.

## Neighborhood Poverty and Race

Patterns of neighborhood poverty are tightly intertwined with racial and ethnic segregation (Massey and Denton 1993; Ihlanfeldt and Sjoquist 1998; Jargowsky 1997, 2003; Kingsley and Pettit 2003), making it extremely difficult to separate the potential effects on individual outcomes. As discussed earlier, most high-poverty neighborhoods are majority-minority, and many are predominantly minority. Results presented thus far are consistent with other research suggesting that both poverty concentration and racial/ethnic segregation contribute to undesirable outcomes for individual children and adults (Ellen and Turner 1997). To explore this issue further, figure 6 and appendix table 7 estimate a final set of multivariate relationships, simultaneously testing the association between individual outcomes and *either* neighborhood poverty or neighborhood racial composition. In general, this analysis suggests

*FIGURE 6. Neighborhood Poverty and Race/Ethnicity and Individual Outcomes: Summary of Effects*

| | Census tract poverty rate | Census tract poverty rate squared | Tract % minority | Tract % minority squared |
|---|---|---|---|---|
| **I. Family Indicators** | | | | |
| Poor | + | − | − | |
| Low income | + | − | − | + |
| Families with children | − | | − | + |
| Mean earnings | − | + | + | − |
| Share of family income from earnings | − | | + | − |
| | | | | |
| **II. Adult Indicators** | | | | |
| Not employed | | | | |
| Food hardship | + | − | + | − |
| Rent hardship | + | − | | |
| Not insured | + | − | + | − |
| Not confident in access to health care | + | − | + | − |
| Emergency department or no usual source of health care | + | | + | − |
| Fair or poor health | + | − | | |
| | | | | |
| Mean earnings | − | + | + | − |
| Mean hourly wage | − | + | + | − |
| Mean hours worked | | | + | − |
| | | | | |
| **III. Child Indicators** | | | | |
| Not insured | + | − | + | − |
| Not confident in access to health care | + | − | + | − |
| Emergency department or no usual source of health care | + | | + | − |
| Fair or poor health | + | − | | |
| Negative behavior, age 6–11 | + | − | | |
| Negative behavior, age 12–17 | | | | |
| Expelled from school[a] | + | | | − |
| Skipped school[a] | | | + | |
| Negative school engagement[b] | + | | | |
| Child is not involved in any activities[b] | + | − | | |
| Child is read to two or fewer times a week[c] | + | | | |
| Negative outings for children | + | | | |
| No full-time workers in family[d] | + | | | |
| Poor caretaker mental health | + | | | |
| Aggravated caretaker | + | | | |
| Child enrolled in center-based care[e] | − | | + | − |
| Number of hours in child care | + | | | |
| Number of child care arrangements | | | | |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

that neighborhood poverty exerts more widespread effects than neighborhood racial/ethnic composition, but that both play a role in influencing many important outcomes.

*Employment and earnings.* After controlling for individual race/ethnicity and income level, earnings and hourly wages appear to be affected by both neighborhood poverty rate and neighborhood minority share. Earnings and hourly wages drop as neighborhood poverty rate rises and climb as minority share rises. The likelihood of employment is not affected by either neighborhood variable, and average hours worked is affected by neighborhood minority share but not poverty rate. Turning to children's care arrangements while parents work, as neighborhood poverty rate rises, children spend more hours in child care but are less likely to be enrolled in center-based care. Increases in neighborhood minority share, on the other hand, are associated with a higher likelihood of enrollment in center-based care, but no increase in number of hours of child care. As discussed earlier, however, the link to neighborhood minority share is different for blacks than for Hispanics.

*Hardship.* Indicators of economic hardship also appear to be influenced by both neighborhood poverty and neighborhood racial/ethnic composition. As either neighborhood poverty or minority share increases, residents are more likely to experience food hardship, to lack health insurance, to lack confidence in access to health care, and to rely on emergency departments for health care. Rent hardship and the incidence of fair or poor health both climb along with neighborhood poverty rates but appear unaffected by neighborhood racial/ethnic composition.

*Child well-being.* Most indicators of child behavior and well-being appear more sensitive to neighborhood poverty rates than to racial/ethnic composition, other things being equal. More specifically, as a neighborhood's poverty rate rises, so too does the likelihood of negative behavior among young children, of being expelled from school, of negative school engagement, of lack of involvement in activities, of not being read to or taken on outings, of living in a family with no full-time workers, and of having a caretaker who is aggravated or in poor mental health. Increases in neighborhood minority share are only associated with the likelihood of being expelled from school and the likelihood of skipping school.

## Summary of Findings

The analysis presented here reinforces evidence from other research showing high rates in individual disadvantage and distress associated with both concentrated neighborhood poverty and racial and ethnic segregation. Even after controlling for individual race, ethnicity, and income level, people who live in central-city and nonmetropolitan communities have lower earnings and experience more economic hardship than their counterparts in suburban communities. They are more likely to suffer from poor health and to lack reliable access to health care. Although residents of central-city and nonmetropolitan communities are both at a disadvantage relative to residents of suburban communities, some challenges diverge significantly.

Residents of high-poverty neighborhoods experience significantly higher rates of disadvantage and distress than residents of lower-poverty neighborhoods do, even after controlling for individual race, ethnicity, and income level. The incidence of undesirable outcomes rises with neighborhood poverty rate for almost every indicator of adult and child well-being. And these differences are consistently much wider than any differences between central-city, suburban, and nonmetropolitan residents. Although the analysis presented here does not address the question of whether neighborhood conditions *cause* indi-

vidual distress, it leaves no doubt that residents of high-poverty neighborhoods face especially daunting economic and social challenges that warrant focused policy attention.

Residents of predominantly minority neighborhoods also face significant challenges, although the impacts of neighborhood racial/ethnic composition are generally not as large or as widespread as the impacts of neighborhood poverty. For some outcomes, once a neighborhood is majority-minority, further increases in minority share are not associated with worsening outcomes for individual residents. In addition, the impact of neighborhood racial composition on certain outcomes differs depending on the race or ethnicity of the individual.

Patterns of neighborhood poverty are tightly intertwined with racial and ethnic segregation, making it extremely difficult to separate their potential effects on individual outcomes. In general, this analysis suggests that neighborhood poverty exerts more widespread effects than neighborhood racial/ethnic composition but that both play a role in influencing many important outcomes.

# APPENDIX TABLES

APPENDIX TABLE 1. *Regression Model by Race/Ethnicity, Income, and Type of Community*

| | NHHISP (Hispanic) | NHBLACK (Non-Hisp. black) | NHOTHER (Non-Hisp. other race) | POVLEV100 (Family income 50–100% poverty) | POVLEV150 (Family income 100–150% poverty) | POVLEV200 (Family income 150–200% poverty) | POVLEV300 (Family income >200% poverty) | CENTRAL (Central City) | NMETAREA (Nonmetropolitan area) |
|---|---|---|---|---|---|---|---|---|---|
| **I. Family Indicators** | | | | | | | | | |
| Poor | 1.227** | 1.146** | 0.324** | | | | | 0.484** | 0.668** |
| Low income | 1.455** | 1.136** | 0.368** | | | | | 0.452** | 0.765** |
| Families with children | 0.834** | 0.465** | 0.134* | 0.254** | 0.557** | 0.585** | 0.470** | −0.411** | −0.224** |
| Mean earnings | −5,251.229** | −8,162.911** | 3,691.154 | 7,458.105** | 14,077.330** | 22,063.848** | 66,775.222** | −3,678.563** | −14,569.919** |
| Share of family income from earnings | 11.110** | 0.741 | 4.158** | 10.995** | 22.392** | 31.540** | 39.287** | −0.099 | −1.075 |
| **II. Adult Indicators** | | | | | | | | | |
| Not employed | −0.215** | −0.181** | 0.043 | −0.453** | −0.984** | −1.455** | −2.241** | −0.050 | −0.050 |
| Food hardship | 0.809** | 0.749** | 0.286** | 0.075 | −0.149** | −0.413** | −1.634** | 0.136** | 0.071** |
| Rent hardship | 0.290** | 0.700** | −0.065 | −0.122* | −0.170** | −0.316** | −1.296** | 0.050 | 0.067* |
| Not insured | 1.291** | 0.227** | 0.333** | 0.027 | −0.040 | −0.327** | −1.441** | 0.116** | 0.299** |
| Not confident in access to health care | 0.756** | 0.232** | 0.470** | 0.141 | 0.077 | −0.129 | −0.784** | 0.136** | 0.199** |
| Use emergency department or have no usual source of health care | 0.897** | 0.320** | 0.566** | −0.267** | −0.214** | −0.240** | −0.802** | 0.151** | −0.150** |
| Fair or poor health | 0.613** | 0.522** | −0.012 | 0.137* | −0.286** | −0.559** | −1.351** | 0.102** | 0.306** |
| Mean earnings | −4,779.801** | −3,409.706** | −97.180 | 3,881.759** | 7,160.281** | 11,289.802** | 30,771.432** | −1,658.950** | −7,577.461** |
| Mean hourly wage | −4.022** | −3.026** | 0.309 | −0.877 | −1.173 | −0.114 | 6.768** | −0.819 | −5.524** |
| Mean hours worked | 0.896* | 0.054 | −0.680 | 2.443** | 5.417** | 6.181** | 9.113** | −0.001 | 0.817* |
| **III. Child Indicators** | | | | | | | | | |
| Not insured | 1.291** | 0.227** | 0.333** | 0.027 | −0.040 | −0.327** | −1.441** | 0.116** | 0.299** |
| Not confident in access to health care | 0.756** | 0.232** | 0.470** | 0.141 | 0.077 | −0.129 | −0.784** | 0.136** | 0.199** |
| Use emergency department or have no usual source of health care | 0.897** | 0.320** | 0.566** | −0.267** | −0.214** | −0.240** | −0.802** | 0.151** | −0.150** |

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
|---|---|---|---|---|---|---|---|---|---|
| Fair or poor health | 0.613** | 0.522** | −0.012 | 0.137* | −0.286** | −0.559** | −1.351** | 0.102** | 0.306** |
| Negative behavior, 6–11 years | −0.069 | 0.068 | −0.130 | −0.025 | −0.203 | −0.349 | −0.642** | 0.124 | 0.075 |
| Negative behavior, 12–17 years | 0.003 | 0.084 | −0.258 | 0.115 | −0.121 | −0.281 | −0.609** | 0.168 | 0.062 |
| Expelled from school[a] | 0.061 | 0.907** | 0.157 | 0.389* | 0.092 | −0.225 | −0.648** | −0.025 | −0.016 |
| Skipped school[a] | 0.351** | −0.174 | 0.184 | −0.040 | −0.055 | 0.028 | −0.522** | 0.327** | −0.196* |
| Negative school engagement[b] | 0.258** | 0.306** | 0.010 | 0.038 | 0.061 | −0.080 | −0.382** | 0.024 | −0.036 |
| Child is not involved in any activities[b] | 0.778** | 0.300** | 0.265* | −0.050 | −0.306** | −0.434** | −1.179** | −0.013 | 0.039 |
| Child is read to two or fewer times a week[c] | 1.049** | 0.852** | 0.469** | 0.045 | 0.025 | −0.304* | −0.610** | 0.006 | 0.051 |
| Negative outings for children | 0.576** | 0.561** | 0.534** | −0.135 | −0.125 | −0.283* | −0.500** | −0.050 | 0.143* |
| No full-time workers in family[d] | −0.238** | 0.529** | 0.021 | −0.885** | −1.792** | −2.342** | −3.442** | 0.157** | −0.143** |
| Poor caretaker mental health | 0.037 | 0.124* | −0.105 | 0.001 | −0.240** | −0.487** | −1.106** | 0.000 | 0.079 |
| Aggravated caretaker | 0.085 | 0.700** | 0.372** | 0.145 | −0.127 | −0.336** | −0.572** | 0.142** | −0.084 |
| Child enrolled in center-based care[e] | −0.157** | 0.602** | −0.047 | 0.111 | −0.066 | −0.054 | 0.317* | 0.103* | −0.246** |
| Number of hours in child care | 1.100* | 8.561** | 1.849 | −0.862 | 0.538 | −0.505 | 2.840** | 0.159 | 0.766 |
| Number of child care arrangements | −0.058* | 0.249** | −0.018 | −0.016 | 0.003 | −0.073 | 0.135** | 0.028 | 0.024 |

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

*APPENDIX TABLE 2. Regression Model by Race/Ethnicity, Income, and Neighborhood Poverty (whole sample)*

| | NHHISP (Hispanic) | NHBLACK (Non-Hisp. black) | NHOTHER (Non-Hisp. other race) | POVLEV100 (Family income 50–100% poverty) | POVLEV150 (Family income 100–150% poverty) | POVLEV200 (Family income 150–200% poverty) | POVLEV300 (Family income >200% poverty) | POVRAT0 (Tract poverty rate) | POVRATSQ (Tract poverty rate sqr) |
|---|---|---|---|---|---|---|---|---|---|
| **I. Family Indicators** | | | | | | | | | |
| Poor | 0.73** | 0.564** | 0.182* | | | | | 0.100** | −0.001** |
| Low income | 0.970** | 0.541** | 0.234** | | | | | 0.114** | −0.001** |
| Families with children | 0.945** | 0.606** | 0.135* | 0.244** | 0.524** | 0.534** | 0.350** | −0.039** | 0.000** |
| Mean earnings | 1,422.118 | −1,698.987 | 5,408.232* | 7,681.282** | 13,556.595** | 20,631.711** | 63,888.832** | −2,013.016** | 33.988** |
| Share of family income from earnings | 11.647** | 1.325 | 4.321** | 11.126** | 22.393** | 31.459** | 39.092** | −0.130 | 0.002 |
| **II. Adult Indicators** | | | | | | | | | |
| Not employed | −0.244** | −0.227** | 0.037 | −0.457** | −0.980** | −1.444** | −2.207** | 0.008* | 0.000 |
| Food hardship | 0.689** | 0.605** | 0.275** | 0.063 | −0.139** | −0.385** | −1.528** | 0.051** | −0.001** |
| Rent hardship | 0.195** | 0.603** | −0.082 | −0.137* | −0.175** | −0.309** | −1.229** | 0.045** | −0.001** |
| Not insured | 1.071** | −0.011 | 0.275** | 0.015 | −0.024 | −0.286** | −1.308** | 0.076** | −0.001** |
| Not confident in access to health care | 0.593** | 0.063 | 0.439** | 0.135 | 0.094 | −0.093 | −0.666** | 0.061** | −0.001** |
| Use emergency department or have no usual source of health care | 0.878** | 0.270** | 0.588** | −0.274** | −0.206** | −0.226** | −0.723** | 0.029** | 0.000** |
| Fair or poor health | 0.385** | 0.280** | −0.079 | 0.138* | −0.259** | −0.504** | −1.217** | 0.059** | −0.001** |
| Mean earnings | −1,513.653** | −163.810 | 812.615 | 4,176.269** | 6,994.433** | 10,544.963** | 29,413.266** | −841.753** | 13.101** |
| Mean hourly wage | −2.052** | −1.240* | 1.009 | −0.359 | −0.876 | −0.239 | 6.501** | −0.479** | 0.008** |
| Mean hours worked | 0.749* | −0.010 | −0.795 | 2.434** | 5.349** | 6.112** | 8.962** | 0.055 | −0.002* |
| **III. Child Indicators** | | | | | | | | | |
| Not insured | 1.071** | −0.011 | 0.275** | 0.015 | −0.024 | −0.286** | −1.308** | 0.076** | −0.001** |
| Not confident in access to health care | 0.593** | 0.063 | 0.439** | 0.135 | 0.094 | −0.093 | −0.666** | 0.061** | −0.001** |
| Use emergency department or have no usual source of health care | 0.878** | 0.270** | 0.588** | −0.274** | −0.206** | −0.226** | −0.723** | 0.029** | 0.000** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fair or poor health | 0.385** | 0.280** | −0.079 | 0.138* | −0.259** | −0.504** | −1.217** | 0.059** | −0.001** |
| Negative behavior, 6–11 years | −0.131 | 0.019 | −0.126 | −0.037 | −0.203 | −0.345 | −0.582** | 0.044** | −0.001** |
| Negative behavior, 12–17 years | −0.013 | 0.051 | −0.254 | 0.117 | −0.114 | −0.269 | −0.570** | 0.014 | 0.000 |
| Expelled from school[a] | −0.025 | 0.785** | 0.140 | 0.392* | 0.108 | −0.194 | −0.550** | 0.033** | −0.001** |
| Skipped school[a] | 0.413** | −0.164 | 0.232 | −0.054 | −0.053 | 0.036 | −0.464** | 0.007 | 0.000 |
| Negative school engagement[b] | 0.219** | 0.239** | 0.010 | 0.039 | 0.078 | −0.052 | −0.319** | 0.013** | 0.000 |
| Child is not involved in any activities[b] | 0.646** | 0.123* | 0.237* | −0.053 | −0.282** | −0.385** | −1.05** | 0.044** | −0.001** |
| Child is read to two or fewer times a week[c] | 0.959** | 0.737** | 0.450** | 0.042 | 0.040 | −0.263 | −0.517** | 0.029** | 0.000* |
| Negative outings for children | 0.481** | 0.461** | 0.502** | −0.139 | −0.119 | −0.257* | −0.447** | 0.024** | 0.000* |
| No full-time workers in family[d] | −0.237** | 0.494** | 0.048 | −0.890** | −1.774** | −2.312** | −3.364** | 0.015** | 0.000 |
| Poor caretaker mental health | −0.061 | 0.009 | −0.130 | −0.003 | −0.229** | −0.456** | −1.027** | 0.032** | −0.001** |
| Aggravated caretaker | 0.068 | 0.653** | 0.391** | 0.147 | −0.104 | −0.301** | −0.494** | 0.014** | 0.000 |
| Child enrolled in center-based care[e] | −0.087 | 0.660** | −0.003 | 0.106 | −0.059 | −0.054 | 0.326* | −0.011 | 0.000* |
| Number of hours in child care | 0.570 | 8.038** | 1.795 | −0.817 | 0.686 | −0.228 | 3.313** | 0.161** | −0.003* |
| Number of child care arrangements | −0.075** | 0.226** | −0.018 | −0.011 | 0.018 | −0.052 | 0.162** | 0.002 | 0.000 |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

APPENDIX TABLE 3. *Regression Model by Race/Ethnicity, Income, and Neighborhood Poverty (Central City Cases Only)*

| | NHHISP (Hispanic) | NHBLACK (Non-Hisp. black) | NHOTHER (Non-Hisp. other race) | POVLEV100 (Family income 50–100% poverty) | POVLEV150 (Family income 100–150% poverty) | POVLEV200 (Family income 150–200% poverty) | POVLEV300 (Family income >200% poverty) | POVRAT0 (Tract poverty rate) | POVRATSQ (Tract poverty rate sqr) |
|---|---|---|---|---|---|---|---|---|---|
| **I. Family Indicators** | | | | | | | | | |
| Poor | 0.764** | 0.572** | 0.388** | | | | 0.075** | −0.001** | |
| Low income | 1.103** | 0.635** | 0.422** | | | | 0.078** | −0.001** | |
| Families with children | 1.095** | 0.821** | 0.138 | 0.132 | 0.248* | 0.265* | 0.035 | −0.033** | 0** |
| Mean earnings | −913.550 | −4,825.007 | 3,415.950 | 7,321.116** | 14,094.174** | 21,053.766** | 63,842.506** | −1,180.492** | 17.913** |
| Share of family income from earnings | 10.085** | −1.252 | 2.359 | 11.053* | 25.665** | 34.546** | 41.144** | −0.027 | 0.001 |
| **II. Adult Indicators** | | | | | | | | | |
| Not employed | −0.154** | −0.142* | 0.045 | −0.491** | −1.073** | −1.564** | −2.332** | 0.000 | 0.000 |
| Food hardship | 0.719** | 0.582** | 0.222* | 0.063 | −0.076 | −0.346** | −1.445** | 0.038** | −0.001** |
| Rent hardship | 0.224** | 0.629** | −0.339* | −0.134 | −0.092 | −0.288** | −1.122** | 0.044** | −0.001** |
| Not insured | 1.121** | −0.036 | 0.140 | 0.113 | 0.141 | −0.093 | −1.01** | 0.045** | −0.001** |
| Not confident in access to health care | 0.591** | 0.002 | 0.373** | 0.223 | 0.030 | 0.002 | −0.403** | 0.049** | −0.001** |
| Use emergency department or have no usual source of health care | 0.649** | 0.033 | 0.435** | −0.229* | −0.035 | −0.071 | −0.491** | 0.025** | 0.000** |
| Fair or poor health | 0.490** | 0.370** | −0.226 | 0.169 | −0.272** | −0.554** | −1.182** | 0.043** | −0.001** |
| Mean earnings | −4,282.962** | −2,660.013 | −2,576.758 | 4,108.501** | 7,792.163** | 11,036.051** | 29,246.982** | −503.990** | 6.815** |
| Mean hourly wage | −3.655** | −4.073** | −0.249 | −0.250 | −0.182 | 1.053 | 7.448** | −0.212 | 0.003 |
| Mean hours worked | 1.409* | 0.972 | −0.672 | 4.117** | 7.253** | 7.722** | 10.665** | −0.101 | 0.001 |
| **III. Child Indicators** | | | | | | | | | |
| Not insured | 1.121** | −0.036 | 0.140 | 0.113 | 0.141 | −0.093 | −1.010** | 0.045** | −0.001** |
| Not confident in access to health care | 0.591** | 0.002 | 0.373** | 0.223 | 0.030 | 0.002 | −0.403** | 0.049** | −0.001** |
| Use emergency department or have no usual source of health care | 0.649** | 0.033 | 0.435** | −0.229* | −0.035 | −0.071 | −0.491** | 0.025** | 0.000** |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fair or poor health | 0.490** | 0.370** | -0.226 | 0.169 | -0.272** | -0.554** | -1.182** | 0.043** | -0.001** |
| Negative behavior, 6–11 years | 0.124 | 0.066 | -0.203 | 0.214 | 0.029 | -0.258 | -0.301 | 0.053* | -0.001* |
| Negative behavior, 12–17 years | -0.112 | 0.086 | -0.166 | 0.121 | -0.286 | -0.235 | -0.503 | 0.033 | -0.001 |
| Expelled from school[a] | -0.052 | 0.700** | -0.265 | 0.560* | 0.182 | 0.065 | -0.352 | 0.038* | -0.001 |
| Skipped school[a] | 0.167 | -0.294 | 0.083 | 0.217 | 0.040 | 0.202 | -0.217 | 0.028* | 0.000 |
| Negative school engagement[b] | 0.184* | 0.140 | -0.341 | -0.010 | 0.157 | -0.068 | -0.228 | 0.021* | 0.000 |
| Child is not involved in any activities[b] | 0.552** | 0.052 | 0.098 | -0.171 | -0.293 | -0.355* | -0.970** | 0.052** | -0.001** |
| Child is read to two or fewer times a week[c] | 1.273** | 0.942** | 0.631* | -0.026 | 0.155 | -0.034 | -0.283 | 0.023 | 0.000 |
| Negative outings for children | 0.661** | 0.535** | 0.251 | -0.078 | -0.059 | -0.260 | -0.301 | 0.029* | 0.000 |
| No full-time workers in family[d] | -0.409** | 0.382** | -0.038 | -1.182** | -2.231** | -2.691** | -3.612** | 0.021** | 0.000 |
| Poor caretaker mental health | 0.070 | 0.038 | 0.016 | 0.143 | -0.101 | -0.433** | -0.918** | 0.030** | 0.000** |
| Aggravated caretaker | 0.008 | 0.598** | 0.322 | 0.285 | 0.044 | -0.168 | -0.308* | 0.017 | 0.000 |
| Child enrolled in center-based care[e] | -0.298** | 0.526** | 0.024 | 0.135 | -0.147 | 0.014 | 0.150 | -0.019 | 0.000 |
| Number of hours in child care | 0.040 | 7.794** | 1.202 | -2.970* | -0.395 | -0.676 | 2.542 | 0.039 | -0.001 |
| Number of child care arrangements | -0.120** | 0.241** | 0.062 | -0.057 | -0.033 | -0.025 | 0.138 | -0.003 | 0.000 |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

*APPENDIX TABLE 4. Regression Model by Race/Ethnicity, Income, and Neighborhood Poverty (Nonmetropolitan Area Cases Only)*

| | NHHISP (Hispanic) | NHBLACK (Non-Hisp. black) | NHOTHER (Non-Hisp. other race) | POVLEV100 (Family income 50–100% poverty) | POVLEV150 (Family income 100–150% poverty) | POVLEV200 (Family income 150–200% poverty) | POVLEV300 (Family income >200% poverty) | POVRAT0 (Tract poverty rate) | POVRATSQ (Tract poverty rate sqr) |
|---|---|---|---|---|---|---|---|---|---|
| **I. Family Indicators** | | | | | | | | | |
| Poor | 0.961** | 0.780** | 0.145 | | | | | 0.088** | −0.001** |
| Low income | 1.127** | 0.876** | 0.395* | | | | | 0.093** | −0.001** |
| Families with children | 0.894** | 0.489** | 0.092 | 0.306* | 0.493** | 0.576** | 0.429* | −0.018* | 0.000 |
| Mean earnings | 298.301 | 526.090 | 2,738.783 | 5,976.672** | 11,045.037** | 19,837.228** | 53,358.236** | −938.588* | 11.876 |
| Share of family income from earnings | 10.797** | 4.246* | 1.066 | 14.002* | 23.327** | 33.979** | 41.326** | 0.024 | −0.005 |
| **II. Adult Indicators** | | | | | | | | | |
| Not employed | −0.448** | −0.199* | 0.150 | −0.164 | −0.719** | −1.250** | −2.005** | 0.043** | −0.001** |
| Food hardship | 0.522** | 0.543** | 0.558** | −0.102 | −0.460** | −0.774** | −1.704** | 0.040** | 0.000** |
| Rent hardship | 0.310** | 0.623** | 0.670** | −0.171 | −0.28* | −0.429** | −1.246** | 0.026** | 0.000* |
| Not insured | 1.000** | −0.125 | 0.721** | 0.036 | −0.089 | −0.325** | −1.197** | 0.074** | −0.001** |
| Not confident in access to health care | 0.269* | 0.177 | 0.256 | 0.133 | 0.157 | −0.004 | −0.547** | 0.051** | −0.001** |
| Use emergency department or have no usual source of health care | 0.892** | 0.391** | 0.180 | −0.674** | −0.607** | −0.566** | −1.006** | 0.024* | −0.001* |
| Fair or poor health | 0.232* | 0.253** | 0.221 | 0.189 | −0.290** | −0.685** | −1.297** | 0.073** | −0.001** |
| Mean earnings | −64.835 | −1,266.386 | −1,264.252 | 2,871.803** | 5,872.029** | 10,270.877** | 24,079.802** | −294.295* | 3.106 |
| Mean hourly wage | −0.482 | −1.749** | −0.063 | −0.033 | 0.270 | 1.441 | 5.995** | −0.160* | 0.003 |
| Mean hours worked | 1.848* | −1.668* | −0.564 | 4.601** | 7.532** | 9.591** | 10.960** | 0.337** | −0.006* |
| **III. Child Indicators** | | | | | | | | | |
| Not insured | 1.000** | −0.125 | 0.721** | 0.036 | −0.089 | −0.325** | −1.197** | 0.074** | −0.001** |
| Not confident in access to health care | 0.269* | 0.177 | 0.256 | 0.133 | 0.157 | −0.004 | −0.547** | 0.051** | −0.001** |
| Use emergency department or have no usual source of health care | 0.892** | 0.391** | 0.180 | −0.674** | −0.607** | −0.566** | −1.006** | 0.024* | −0.001* |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Fair or poor health | 0.232* | 0.253** | 0.221 | 0.189 | −0.290** | −0.685** | −1.297** | 0.073** | −0.001** |
| Negative behavior, 6–11 years | −0.663 | 0.362 | −0.196 | −0.345 | −0.557 | −0.788 | −0.706* | 0.008 | 0.000 |
| Negative behavior, 12–17 years | −0.087 | −0.103 | 0.137 | −0.282 | −0.624 | −0.694 | −0.880** | −0.024 | 0.001 |
| Expelled from school[a] | 0.184 | 0.590** | 0.885* | 0.180 | −0.281 | −0.543 | −0.799** | 0.013 | 0.000 |
| Skipped school[a] | 0.254 | −0.820** | 0.809* | −0.330 | −0.311 | −0.451 | −0.865** | −0.068** | 0.002** |
| Negative school engagement[b] | 0.329* | 0.148 | −0.188 | −0.163 | −0.215 | −0.376 | −0.590** | −0.001 | 0.000 |
| Child is not involved in any activities[b] | 0.488** | 0.040 | −0.004 | −0.040 | −0.442* | −0.552** | −1.053** | 0.005 | 0.000 |
| Child is read to two or fewer times a week[c] | 0.730** | 0.744** | 0.027 | −0.593* | −0.400 | −1.048** | −0.964** | −0.003 | 0.000 |
| Negative outings for children | 0.344 | 0.532** | 0.472 | 0.396 | 0.340 | 0.105 | −0.134 | −0.007 | 0.000 |
| No full-time workers in family[d] | −0.163 | 0.509** | 0.612** | −0.572** | −1.520** | −2.157** | −3.127** | 0.019 | 0.000 |
| Poor caretaker mental health | −0.696** | 0.004 | −0.496* | −0.023 | −0.242 | −0.517** | −0.967** | 0.031* | 0.000 |
| Aggravated caretaker | 0.112 | 1.013** | −0.038 | 0.201 | −0.088 | −0.405 | −0.462* | 0.028 | −0.001* |
| Child enrolled in center-based care[e] | 0.003 | 0.541** | 0.312 | 0.089 | 0.454 | 0.101 | 0.402 | 0.021 | 0.000 |
| Number of hours in child care | −1.012 | 7.192** | 0.965 | 2.265 | 3.706 | 1.738 | 5.274** | 0.388** | −0.007** |
| Number of child care arrangements | −0.135* | 0.316** | 0.016 | 0.220 | 0.181 | 0.053 | 0.295** | 0.017** | 0.000 |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

*APPENDIX TABLE 5. Regression Model by Race/Ethnicity, Income, and Neighborhood Racial Composition*

| | NHHISP (Hispanic) | NHBLACK (Non-Hisp. black) | NHOTHER (Non-Hisp. other race) | POVLEV100 (Family income 50–100% poverty) | POVLEV150 (Family income 100–150% poverty) | POVLEV200 (Family income 150–200% poverty) | POVLEV300 (Family income >200% poverty) | SHRM (Tract % minority) | SHRMSQR (Tract % minority sqr) | NHHTRMIN (NHHISP × SHRM) | NHHTRMINSQ (NHHISP × SHRMSQR) | NHBTRMIN (NHBLACK × SHRM) | NHBTRMINSQ (NHBLCK × SHRMSQR) | NHOTRMIN (NHOTHER × SHRM) | NHOTRMINSQ (NHOTHER SHRMSQR) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **I. Family Indicators** | | | | | | | | | | | | | | | |
| Poor | 0.859** | 0.870** | −0.060 | | | | | 0.599 | 0.813 | 0.023 | −0.413 | 0.431 | −1.090 | 0.856 | −0.929 |
| Low income | 0.803** | 0.640** | 0.098 | | | | | 0.238 | 1.050** | 1.066* | −0.996 | 1.596** | −2.050** | 0.680 | −0.982 |
| Families with children | 0.466** | 0.363* | 0.110 | 0.248** | 0.557** | 0.593** | 0.498** | −0.890** | 0.339 | 1.539** | −0.784 | 0.130 | 0.391 | 0.383 | −0.128 |
| Mean earnings | 79.337 | −3,773.421 | 7,167.512 | 7,100.023** | 13,822.216** | 21,922.733** | 67,606.221** | 44,206.030** | −69,311.431** | −42,863.939** | 66,429.823** | −42,989.806* | 66,669.712** | −17,893.094 | 31,615.381 |
| Share of family income from earnings | 7.530** | −1.391 | 6.732* | 11.047** | 22.515** | 31.708** | 39.570** | 15.424** | −17.583* | −0.104 | 9.224 | 3.465 | 0.952 | −22.803 | 26.386 |
| **II. Adult Indicators** | | | | | | | | | | | | | | | |
| Not employed | −0.207* | −0.289** | −0.004 | −0.453** | −0.979** | −1.443** | −2.218** | 0.038 | 0.451 | −0.003 | −0.437 | −0.037 | −0.169 | 0.728 | −1.427 |
| Food hardship | 0.824** | 0.549** | 0.584** | 0.081 | −0.141** | −0.400** | −1.619** | 1.623** | −1.297** | −1.095** | 1.060** | −0.080 | 0.186 | −2.424** | 2.226** |
| Rent hardship | 0.573** | 0.803** | 0.324* | −0.114 | −0.162* | −0.303** | −1.290** | 0.875** | −0.668* | −1.580** | 1.195** | −1.507** | 1.513** | −3.421** | 3.658** |
| Not insured | 0.914** | 0.087 | 0.502 | 0.140 | 0.207* | 0.091 | −0.741** | 1.376** | −0.681 | 0.147 | −0.513 | −0.557 | −0.065 | −2.002 | 1.881 |
| Not confident in access to health care | 0.558** | 0.413 | 0.470 | 0.260* | 0.215* | 0.001 | −0.636** | 1.526** | −0.516 | 0.124 | −0.626 | −0.984 | 0.151 | −0.912 | 1.050 |
| Use emergency department or have no usual source of health care | 1.005** | 0.437 | 0.331 | −0.230* | −0.284** | −0.343** | −0.956** | 2.316** | −1.956* | −0.764 | 0.690 | −0.983 | 1.096 | 1.988 | −2.004 |
| Fair or poor health | 0.593** | 0.282 | 0.090 | 0.078 | −0.182 | −0.413** | −1.064** | 0.461 | −0.309 | 0.286 | 0.345 | 0.083 | 0.084 | −0.351 | 0.959 |
| Mean earnings | −492.656 | 4,154.166 | 3,700.248 | 3,844.511** | 7,154.031** | 11,321.297** | 31,246.317** | 27,662.657** | −36,539.718** | −26,607.457** | 33,019.263** | −43,371.631** | 47,064.479** | −11,810.538 | 8,836.648 |
| Mean hourly wage | −0.216 | 0.568 | 2.256 | −0.755 | −0.909 | 0.057 | 7.337** | 13.757** | −17.088** | −19.481** | 20.696** | −21.089** | 22.573** | −3.467 | 0.460 |
| Mean hours worked | −0.075 | −0.101 | −1.157 | 2.394** | 5.368** | 6.145** | 8.976** | 0.246 | 1.920 | 8.552* | −11.601** | 7.675 | −11.973* | 3.624 | −6.261 |
| **III. Child Indicators** | | | | | | | | | | | | | | | |
| Not insured | 0.914** | 0.087 | 0.502 | 0.140 | 0.207* | 0.091 | −0.741** | 1.376** | −0.681 | 0.147 | −0.513 | −0.557 | −0.065 | −2.002 | 1.881 |
| Not confident in access to health care | 0.558** | 0.413 | 0.470 | 0.260* | 0.215* | 0.001 | −0.636** | 1.526** | −0.516 | 0.124 | −0.626 | −0.984 | 0.151 | −0.912 | 1.050 |
| Use emergency department or have no usual source of health care | 1.005** | 0.437 | 0.331 | −0.230* | −0.284** | −0.343** | −0.956** | 2.316** | −1.956* | −0.764 | 0.690 | −0.983 | 1.096 | 1.988 | −2.004 |
| Fair or poor health | 0.593** | 0.282 | 0.090 | 0.078 | −0.182 | −0.413** | −1.064** | 0.461 | −0.309 | 0.286 | 0.345 | 0.083 | 0.084 | −0.351 | 0.959 |
| Negative behavior, 6–11 years | −0.031 | 0.037 | −0.249 | −0.028 | −0.197 | −0.354 | −0.645** | 1.811* | −2.355 | −1.637 | 2.472 | −0.463 | 1.080 | −0.748 | 2.006 |
| Negative behavior, 12–17 years | 0.139 | 0.131 | −0.034 | 0.110 | −0.131 | −0.299 | −0.640** | 0.318 | −0.372 | −0.158 | −0.064 | −0.908 | 1.175 | −1.516 | 1.498 |
| Expelled from school[a] | 0.026 | 0.952** | 0.855** | 0.386* | 0.091 | −0.228 | −0.644** | 0.922 | −0.342 | 0.386 | −1.086 | −0.323 | −0.283 | −5.068* | 4.461 |
| Skipped school[a] | 0.282 | −0.570 | −0.093 | −0.043 | −0.059 | 0.027 | −0.485** | 1.540** | −1.449 | −0.065 | 0.342 | −0.452 | 1.411 | 0.240 | 0.773 |

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Negative school engagement[b] | 0.395** | 0.079 | 0.154 | 0.042 | 0.068 | −0.070 | −0.365** | 0.075 | 0.385 | −0.581 | 0.079 | 0.717 | −0.836 | −0.680 | 0.109 |
| Child is not involved in any activities[b] | 0.496** | 0.216 | 0.228 | −0.045 | −0.294** | −0.409** | −1.140** | 0.573 | 0.119 | 0.761 | −1.004 | −0.092 | −0.361 | 0.639 | −1.623 |
| Child is read to two or fewer days a week[c] | 0.823** | 0.509 | 0.673 | 0.055 | 0.032 | −0.281* | −0.573** | 0.922 | −0.884 | 0.042 | 0.396 | 0.558 | −0.086 | −1.225 | 0.792 |
| Negative outings for children | 0.376* | 0.369 | 0.545 | −0.131 | −0.119 | −0.269* | −0.489** | −0.167 | 0.391 | 0.456 | −0.361 | 0.558 | −0.549 | 0.377 | −1.049 |
| No full-time workers in family[d] | 0.264* | 0.581** | 0.301 | −0.890** | −1.788** | −2.333** | −3.417** | 0.444 | 0.248 | −2.202** | 1.318 | −0.842 | 0.477 | −1.034 | 0.023 |
| Poor caretaker mental health | 0.047 | 0.236 | −0.066 | 0.003 | −0.240** | −0.481** | −1.103** | 1.123** | −1.139* | −0.963 | 1.157 | −1.173 | 1.200 | −0.340 | 0.080 |
| Aggravated caretaker | 0.211 | 0.699** | 0.156 | 0.147 | −0.119 | −0.323** | −0.548** | 0.102 | 0.418 | −0.269 | −0.270 | −0.620 | 0.446 | 1.349 | −1.492 |
| Child enrolled in center-based care[e] | 0.374* | 0.612** | 0.203 | 0.107 | −0.064 | −0.051 | 0.336** | 1.807** | −1.715** | −2.724** | 2.198* | −0.964 | 1.120 | −2.531 | 2.945 |
| Number of hours in child care | 1.436 | 11.877** | 1.056 | −0.856 | 0.490 | −0.449 | 2.831** | 3.077 | 1.104 | −3.457 | −0.198 | −13.785 | 6.917 | −3.883 | 6.000 |
| Number of child care arrangements | −0.037 | 0.351** | −0.135 | −0.017 | 0.001 | −0.072 | 0.133** | −0.058 | 0.214 | 0.057 | −0.250 | −0.556 | 0.386 | 0.322 | −0.134 |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

*APPENDIX TABLE 6.  Outcome Indicators by Census Tract Minority Composition*

| | Predominantly or Majority White | | | | Majority Minority | | | Predominantly Minority | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| | Predominantly white | Majority white, blacks main minority | Majority white, Hispanics main minority | Majority white, other | Majority minority, blacks main minority | Majority minority, Hispanics minority | Majority minority, other | Predominantly minority, blacks main minority | Predominantly minority, Hispanics main minority | Predominantly minority, other | National total |
| **I. FAMILY INDICATORS** | | | | | | | | | | | |
| **1.0 EARNINGS AND INCOME** | | | | | | | | | | | |
| **1.1 Income** | | | | | | | | | | | |
| Mean total family earnings | 61,134 (±848.6) | 53,547 (±1,739.4) | 54,395 (±1,319.9) | 71,461 (±1,397.3) | 42,770 (±1,875.4) | 42,377 (±1,852.7) | 56,497 (±2,757.3) | 35,870 (±1,304.0) | 34,247 (±2,302.3) | 43,182 (±8,861.0) | 57,884 (±448.5) |
| **1.2 Composition of Income** | | | | | | | | | | | |
| Percent of family income from earnings | 83.7 (±.6) | 84.4 (±.9) | 85.5 (±.7) | 85.8 (±.7) | 81.3 (±1.6) | 86.1 (±1.1) | 87.0 (±1.3) | 79.7 (±1.4) | 84.8 (±1.7) | 79.8 (±3.1) | 84.3 (±.3) |
| **1.3 Poverty** | | | | | | | | | | | |
| Percent poor[a] | 5.8 (±.3) | 10.8 (±1.) | 9.7 (±.8) | 5.5 (±.5) | 16.4 (±1.6) | 20.1 (±1.6) | 10.3 (±1.1) | 22.3 (±1.8) | 26.8 (±2.3) | 28.6 (±5.2) | 9.6 (±.2) |
| Percent low-income[b] | 18.6 (±.5) | 25.5 (±1.3) | 27.0 (±1.4) | 17.0 (±.8) | 36.6 (±2.4) | 43.9 (±2.) | 29.0 (±1.9) | 46.1 (±2.1) | 64.0 (±2.9) | 49.5 (±6.3) | 25.0 (±.4) |
| **1.4 Families with Kids** | | | | | | | | | | | |
| Percent with kids | 48.7 (±.8) | 52.3 (±1.8) | 54.8 (±1.5) | 51.4 (±1.2) | 51.3 (±2.8) | 59.9 (±2.2) | 51.3 (±2.7) | 63.5 (±2.9) | 65.9 (±2.7) | 64.1 (±7.3) | 52.5 (±.4) |
| **II. ADULT INDICATORS** | | | | | | | | | | | |
| **1.0 EARNINGS, INCOME, AND EMPLOYMENT** | | | | | | | | | | | |
| **1.1 Income** | | | | | | | | | | | |
| Mean total earnings | 28,634 (±439.5) | 25,717 (±785.6) | 26,608 (±639.2) | 33,438 (±572.0) | 21,646 (±975.5) | 20,014 (±752.9) | 25,300 (±1,198.1) | 18,228 (±695.9) | 14,424 (±979.3) | 21,933 (±5,513.0) | 27,509 (±183.9) |
| **1.2 Wages** | | | | | | | | | | | |
| Mean hourly wage | 18.2 (±.5) | 16.1 (±.8) | 16.7 (±.4) | 20.9 (±.4) | 14.9 (±.7) | 15.9 (±1.1) | 16.8 (±.5) | 13.6 (±.4) | 12.4 (±.8) | 13.0 (±1.2) | 17.9 (±.2) |

| | C1 | C2 | C3 | C4 | C5 | C6 | C7 | C8 | C9 | C10 | C11 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Mean hours worked per week (last year) | 41.4 (±.2) | 42.2 (±.3) | 41.1 (±.3) | 41.1 (±.2) | 41.0 (±.6) | 40.8 (±.4) | 41.4 (±.7) | 39.4 (±.5) | 39.5 (±.6) | 37.8 (±1.1) | 41.2 (±.1) |
| **1.3 Employment** | | | | | | | | | | | |
| Percent not employed | 16.0 (±.5) | 16.4 (±.8) | 15.9 (±.7) | 15.8 (±.6) | 19.2 (±1.7) | 23.2 (±1.3) | 16.8 (±1.6) | 21.5 (±2.3) | 26.6 (±1.7) | 20.5 (±4.6) | 17.1 (±.3) |
| **2.0 HARDSHIP** | | | | | | | | | | | |
| **2.1 Food Hardship** | | | | | | | | | | | |
| Percent reporting food hardship | 14.9 (±.6) | 21.8 (±1.1) | 23.5 (±1.4) | 17.9 (±.9) | 33.1 (±2.8) | 38.3 (±1.9) | 28.3 (±2.3) | 37.5 (±2.3) | 43.4 (±2.8) | 32.5 (±5.7) | 21.5 (±.4) |
| **2.2 Housing Hardship** | | | | | | | | | | | |
| Percent unable to pay rent in last year | 8.0 (±.4) | 11.6 (±1.) | 11.4 (±.8) | 8.8 (±.6) | 16.4 (±1.6) | 16.1 (±1.4) | 11.6 (±1.4) | 25.8 (±2.) | 15.7 (±1.8) | 16.7 (±4.1) | 10.8 (±.2) |
| **3.0 ACCESS TO HEALTH CARE** | | | | | | | | | | | |
| **3.1 Health Insurance Coverage** | | | | | | | | | | | |
| Percent uninsured | 11.5 (±.5) | 17.0 (±1.2) | 20.7 (±1.1) | 12.0 (±.6) | 22.2 (±2.5) | 34.2 (±1.6) | 24.8 (±2.5) | 23.1 (±2.2) | 50.1 (±2.3) | 31.5 (±5.7) | 17.0 (±.3) |
| **3.2 Place of Care** | | | | | | | | | | | |
| Percent not confident in access to care | 6.8 (±.5) | 7.9 (±.9) | 10.2 (±.9) | 8.4 (±.6) | 10.5 (±1.6) | 15.0 (±1.4) | 14.5 (±1.9) | 11.0 (±1.7) | 17.9 (±1.8) | 16.4 (±3.9) | 8.8 (±.3) |
| Percent emergency department or no usual source of health care | 11.9 (±.6) | 16.9 (±1.4) | 18.2 (±1.4) | 15.8 (±.8) | 22.1 (±2.3) | 27.7 (±1.8) | 28.4 (±2.9) | 22.0 (±2.5) | 34.7 (±3.1) | 24.6 (±4.8) | 17.1 (±.4) |
| **3.3 Overall Health** | | | | | | | | | | | |
| Percent reporting fair or poor health | 11.1 (±.5) | 14.2 (±.9) | 13.3 (±.8) | 9.9 (±.7) | 19.6 (±2.) | 22.1 (±1.4) | 15.7 (±1.7) | 20.0 (±1.7) | 32.5 (±1.7) | 23.1 (±4.6) | 13.5 (±.3) |
| **III.  CHILD INDICATORS** | | | | | | | | | | | |
| **1.0 ACCESS TO HEALTH CARE** | | | | | | | | | | | |
| **1.1 Health Insurance Coverage** | | | | | | | | | | | |
| Percent uninsured | 5.9 (±.5) | 8.3 (±.8) | 14.5 (±1.3) | 7.4 (±.6) | 9.5 (±1.7) | 20.5 (±1.6) | 12.8 (±1.5) | 8.7 (±1.8) | 24.9 (±2.7) | 12.8 (±3.) | 9.5 (±.4) |

*(Continued)*

APPENDIX TABLE 6. (continued)

| | Predominantly or Majority White | | | | Majority Minority | | | Predominantly Minority | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Predominantly white, blacks main | Majority white, Hispanics main | Majority white, blacks main | Majority white, | Majority minority, blacks main | Majority minority, Hispanics | Majority minority, | Predominantly minority, blacks main | Predominantly minority, Hispanics main | Predominantly minority, | National |
| **1.2 Place of Care** | | | | | | | | | | | |
| Percent not confident in access to care | 4.6 (±.4) | 6.5 (±.8) | 9.0 (±.9) | 6.7 (±.5) | 9.1 (±1.8) | 16.0 (±1.4) | 9.6 (±1.4) | 6.6 (±1.1) | 17.6 (±2.3) | 12.9 (±3.9) | 7.4 (±.3) |
| Percent emergency department or no usual source of health care | 3.5 (±.3) | 5.7 (±.8) | 8.3 (±.6) | 5.3 (±.4) | 9.3 (±1.4) | 11.3 (±1.2) | 8.8 (±1.3) | 9.0 (±1.5) | 12.1 (±1.6) | 13.2 (±3.8) | 6.3 (±.2) |
| **1.3 Overall Health** | | | | | | | | | | | |
| Percent reporting fair or poor health | 2.8 (±.3) | 4.2 (±.6) | 5.3 (±.7) | 3.4 (±.4) | 5.2 (±1.1) | 9.9 (±1.1) | 5.1 (±.9) | 8.4 (±1.5) | 16.1 (±1.7) | 9.9 (±2.8) | 4.8 (±.2) |
| **2.0 CHILDREN'S WELL-BEING** | | | | | | | | | | | |
| **2.1 Child Behavior** | | | | | | | | | | | |
| Percent with high levels of behavioral and emotional problems | | | | | | | | | | | |
| Under 6–11 | 5.4 (±.6) | 9.4 (±1.7) | 7.4 (±1.4) | 5.7 (±.7) | 8.8 (±2.) | 9.6 (±2.) | 11.5 (±3.5) | 7.2 (±1.9) | 6.8 (±1.9) | 6.6 (±2.4) | 7.2 (±.4) |
| 12–18 | 8.3 (±.9) | 8.4 (±1.5) | 9.2 (±1.7) | 7.0 (±.9) | 14.1 (±2.7) | 10.5 (±1.7) | 7.1 (±2.2) | 10.3 (±2.7) | 9.9 (±2.5) | 6.1 (±3.4) | 8.7 (±.5) |
| Percent expelled or suspended from school in past 12 months | 10.1 (±.9) | 20.0 (±2.5) | 10.4 (±1.3) | 11.7 (±1.3) | 26.5 (±4.7) | 17.0 (±3.1) | 15.2 (±3.3) | 30.7 (±4.1) | 14.3 (±3.5) | 24.1 (±7.1) | 14.7 (±.7) |
| Percent who skipped school in past 12 months | 11.5 (±.9) | 10.4 (±2.1) | 19.1 (±2.2) | 14.8 (±1.3) | 18.1 (±3.3) | 23.2 (±3.2) | 17.5 (±3.5) | 23.3 (±4.9) | 25.8 (±4.2) | 26.9 (±6.7) | 15.2 (±.6) |
| Percent negative school engagement | 19.4 (±.7) | 22.4 (±1.9) | 24.8 (±1.4) | 22.2 (±1.1) | 26.9 (±2.6) | 28.6 (±2.1) | 25.4 (±3.1) | 31.0 (±3.2) | 32.3 (±2.9) | 25.5 (±4.1) | 23.3 (±.5) |
| Percent not involved in extracurricular activities | 13.4 (±.8) | 17.3 (±1.5) | 16.4 (±1.2) | 14.5 (±1.) | 23.3 (±2.2) | 31.4 (±2.2) | 23.8 (±2.9) | 24.7 (±2.6) | 36.9 (±2.8) | 28.9 (±5.5) | 17.9 (±.4) |

## 2.2 Caretaker Involvement

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Percent read to two or fewer times a week | 9.4 (±.9) | 9.4 (±1.4) | 16.9 (±1.9) | 11.1 (±1.2) | 22.6 (±3.1) | 22.1 (±2.6) | 16.9 (±3.5) | 23.3 (±3.6) | 34.7 (±4.4) | 19.8 (±6.6) | 13.9 (±.7) |
| Percent taken on outings two to three times a month or less | 14.9 (±1.) | 14.0 (±1.5) | 16.8 (±1.7) | 14.6 (±1.3) | 19.9 (±2.2) | 24.9 (±2.2) | 16.4 (±2.8) | 26.2 (±4.) | 27.5 (±3.8) | 29.5 (±6.6) | 17.0 (±.6) |

## 2.3 Caretaker Activity

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Percent who live in a family with no full-time employed adult | 10.6 (±.6) | 15.1 (±1.1) | 11.1 (±.9) | 10.0 (±.6) | 28.6 (±2.3) | 21.0 (±1.7) | 18.0 (±2.3) | 34.7 (±2.9) | 26.8 (±2.4) | 34.5 (±5.1) | 14.9 (±.3) |
| Percent who have an MKA with poor mental health | 14.4 (±.6) | 18.5 (±1.1) | 17.7 (±1.3) | 13.3 (±.8) | 18.0 (±2.2) | 22.0 (±1.6) | 15.8 (±1.7) | 21.4 (±1.9) | 20.5 (±1.7) | 18.1 (±3.6) | 16.4 (±.4) |
| Percent who have an aggravated MKA | 8.4 (±.8) | 9.9 (±1.4) | 8.5 (±1.6) | 8.9 (±1.3) | 15.7 (±2.3) | 10.8 (±2.1) | 13.0 (±2.7) | 21.1 (±2.3) | 13.4 (±3.2) | 21.2 (±4.7) | 10.4 (±.5) |

## 2.4 Child Care Arrangements

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Mean number of hours spent in child care | 10.4 (±.3) | 14.2 (±.6) | 11.4 (±.5) | 11.4 (±.4) | 17.1 (±1.1) | 11.1 (±.6) | 13.1 (±.8) | 17.7 (±1.3) | 10.9 (±.9) | 10.8 (±2.) | 12.1 (±.2) |
| Percent in center care[c] | 20.8 (±1.) | 26.6 (±2.1) | 21.0 (±1.4) | 28.7 (±1.4) | 33.9 (±3.) | 19.5 (±1.9) | 26.8 (±3.6) | 37.2 (±3.) | 18.2 (±2.4) | 32.6 (±10.4) | 24.6 (±.6) |

*APPENDIX TABLE 7. Regression Model by Race/Ethnicity, Income, Neighborhood Poverty Rate, and Neighborhood Racial Composition*

| | NHHISP (Hispanic) | NHBLACK (Non-Hisp. black) | NHOTHER (Non-Hisp. other race) | POVLEV100 (Family income 50–100% poverty) | POVLEV150 (Family income 100–150% poverty) | POVLEV200 (Family income 150–200% poverty) | POVLEV300 (Family income >200% poverty) | POVRAT0 (Tract poverty rate) | POVRATSQ Tract poverty rate sqr | SHRM (Tract % minority) | SHRMSQR (Tract % minority sqr) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **I. Family Indicators** | | | | | | | | | | | |
| Poor | 0.89** | 0.728** | 0.275** | | | | | 0.111** | −0.001** | −0.775** | 0.271 |
| Low income | 1.160** | 0.742** | 0.356** | | | | | 0.128** | −0.001** | −1.116** | 0.510** |
| Families with children | 0.853** | 0.494** | 0.109 | 0.250** | 0.531** | 0.541** | 0.352** | −0.041** | 0.000** | −0.466** | 0.883** |
| Mean earnings | −3,067.044* | −6,100.176** | 1,262.626 | 8,018.115** | 13,805.28** | 20,871.743** | 63,715.110** | −2,285.120** | 37.237 | 36,629.203** | −25,847.888** |
| Share of family income from earnings | 9.887** | −0.421 | 2.738 | 11.182** | 22.411** | 31.472** | 38.955** | −0.233** | 0.003 | 12.955** | −8.521* |
| **II. Adult Indicators** | | | | | | | | | | | |
| Not employed | −0.306** | −0.290** | 0.005 | −0.455** | −0.979** | −1.443** | −2.211** | 0.004 | 0.000 | 0.194 | 0.015 |
| Food hardship | 0.660** | 0.582** | 0.243** | 0.065 | −0.140** | −0.384** | −1.531** | 0.047** | −0.001** | 0.679** | −0.670** |
| Rent hardship | 0.207** | 0.614** | −0.069 | −0.138* | −0.174** | −0.309** | −1.228** | 0.047** | −0.001** | −0.269 | 0.264 |
| Not insured | 0.910** | −0.145 | 0.276* | 0.122 | 0.202* | 0.099 | −0.657** | 0.062** | −0.001** | 0.741* | −0.667* |
| Not confident in access to health care | 0.508** | 0.044 | 0.454** | 0.246* | 0.207* | 0.000 | −0.591** | 0.042** | −0.001** | 1.238** | −0.794** |
| Use emergency department or have no usual source of health care | 0.858** | 0.337** | 0.685** | −0.235* | −0.278** | −0.327** | −0.895** | 0.029** | 0.000** | 1.577** | −1.346** |
| Fair or poor health | 0.787** | 0.196* | 0.171 | 0.069 | −0.164 | −0.373** | −0.943** | 0.054** | −0.001** | −0.355 | 0.432 |
| Mean earnings | −3,705.711** | −2,280.826** | −1,307.671 | 4,287.158** | 7,071.537** | 10,708.931** | 29,336.389** | −985.973** | 15.086** | 23,236.409** | −18,588.394** |
| Mean hourly wage | −3.345** | −2.498** | −0.154 | −0.473 | −1.043 | −0.327 | 6.276** | −0.564** | 0.009** | 12.395** | −9.448** |
| Mean hours worked | 0.934* | 0.222 | −0.784 | 2.447** | 5.385** | 6.170** | 9.002** | 0.054 | −0.001 | 4.441* | −5.716** |
| **III. Child Indicators** | | | | | | | | | | | |
| Not insured | 0.901** | −0.145 | 0.276* | 0.122 | 0.202* | 0.099 | −0.657** | 0.062** | −0.001** | 0.741* | −0.667* |
| Not confident in access to health care | 0.508** | 0.044 | 0.454** | 0.246* | 0.207* | 0.000 | −0.591** | 0.042** | −0.001** | 1.238** | −0.794** |
| Use emergency department or have no usual source of health care | 0.858** | 0.337** | 0.685** | −0.235* | −0.278** | −0.327** | −0.895** | 0.029** | 0.000** | 1.577** | −1.346** |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Fair or poor health | 0.787** | 0.196* | 0.171 | 0.069 | -0.164 | -0.373** | -0.943** | 0.054** | -0.001** | -0.355 | 0.432 |
| Negative behavior, 6–11 years | -0.157 | -0.002 | -0.152 | -0.036 | -0.204 | -0.347 | -0.586** | 0.040** | -0.001** | 0.530 | -0.516 |
| Negative behavior, 12–17 years | 0.042 | 0.111 | -0.220 | 0.111 | -0.117 | -0.272 | -0.570** | 0.017 | 0.000 | -0.238 | 0.039 |
| Expelled from school[a] | -0.003 | 0.819** | 0.139 | 0.384* | 0.100 | -0.203 | -0.556** | 0.032** | 0.000* | 0.629 | -0.863* |
| Skipped school[a] | 0.246** | -0.341** | 0.113 | -0.037 | -0.047 | 0.042 | -0.466** | -0.005 | 0.000 | 1.130** | -0.594 |
| Negative school engagement[b] | 0.218** | 0.238** | 0.009 | 0.039 | 0.078 | -0.052 | -0.320** | 0.013* | 0.000 | 0.025 | -0.026 |
| Child is not involved in any activities[b] | 0.621** | 0.101 | 0.215* | -0.052 | -0.283** | -0.387** | -1.053** | 0.041** | -0.001** | 0.405 | -0.373 |
| Child is read to two or fewer times a week[c] | 0.909** | 0.685** | 0.415** | 0.044 | 0.038 | -0.263 | -0.520** | 0.025** | 0.000* | 0.406 | -0.245 |
| Negative outings for children | 0.484** | 0.459** | 0.510** | -0.140 | -0.118 | -0.257* | -0.447** | 0.024** | 0.000* | -0.309 | 0.361 |
| No full-time workers in family[d] | -0.256** | 0.473** | 0.042 | -0.889** | -1.774** | -2.311** | -3.366** | 0.014** | 0.000 | -0.106 | 0.207 |
| Poor caretaker mental health | -0.049 | 0.026 | -0.130 | -0.004 | -0.231** | -0.459** | -1.028** | 0.032** | 0.000** | 0.253 | -0.356 |
| Aggravated caretaker | 0.043 | 0.623** | 0.379** | 0.148 | -0.103 | -0.300** | -0.495** | 0.012* | 0.000 | -0.053 | 0.179 |
| Child enrolled in center-based care[e] | -0.192** | 0.559** | -0.092 | 0.105 | -0.068 | -0.057 | 0.315* | -0.021** | 0.000** | 1.408** | -1.208** |
| Number of hours in child care | 0.423 | 7.899** | 1.641 | -0.815 | 0.685 | -0.229 | 3.298** | 0.152* | -0.002 | 2.182 | -1.995 |
| Number of child care arrangements | -0.072* | 0.228** | -0.016 | -0.011 | 0.018 | -0.052 | 0.163** | 0.002 | 0.000 | -0.022 | 0.016 |

*Source:* Authors' calculations based on 2002 National Survey of America's Families and 2000 Census data.

[a] Age 12–17, within past year

[b] Age 6–17

[c] Age 1–5

[d] Age 0–5

[e] If caretaker employed

# NOTES

1. NSAF respondents provided interviewers with their addresses, and over 80 percent of these addresses were successfully geo-coded to census block groups. Researchers found no evidence that the unmatched cases differed systematically from the sample as a whole. Census 2000 tract-level characteristics were then linked to each geo-coded NSAF case.

2. Income adjusted for family size is controlled using the following categories: family income less than 50 percent of the federal poverty level (FPL), 50–100 percent of FPL, 100–50 percent of FPL, 150–200 percent of FPL, and greater than 200 percent of FPL. Race and ethnicity is controlled with indicators of whether the respondent is non-Hispanic white, Hispanic, non-Hispanic black, or other non-Hispanic.

3. We focus here on differences between residents of central city, suburban, and nonmetropolitan communities (as defined by the census). However, we also explored differences between residents of "urban" and "rural" census tracts, using a census-defined indicator based on population density. In general, families living in rural areas are slightly better off than the "nonmetropolitan" residents, but worse off than families living in urban areas (which include both central cities and most suburbs).

4. A considerable body of descriptive and analytic research documents the link between neighborhood poverty and family well-being. The categories used here are drawn from that literature.

5. For a recent review of this literature, see Ellen and Turner (1997).

6. The multivariate model includes as explanatory variables neighborhood poverty rate and neighborhood poverty rate *squared* in order to test for the possibility that the relationship between neighborhood poverty and individual outcomes is nonlinear. For the results discussed here, coefficients on the poverty rate indicator are significant and positive (outcomes get worse as poverty rate rises), while coefficients on the squared term are smaller, not always significant, and often negative (bad effects "flatten out" at the highest poverty rates). The inflection point in the estimated relationship between neighborhood poverty and individual outcomes typically occurs at poverty rates above 30 percent.

7. The basic categories here were developed by Margery Austin Turner and are widely used in her work on patterns of residential segregation and its implications.

8. In addition to the analysis discussed here, which focuses on the minority share of a neighborhood's total population, we explored a more complex typology that further differentiates neighborhoods based on the race or ethnicity of the main minority group. In other words, for neighborhoods that are more than 10 percent minority, we distinguish those in which blacks are the main minority, Hispanics are the main minority, or no minority group dominates. This typology was developed based on national census data. It defines a group as the "main" minority if it accounts for at least 60 percent of the minority population. Groups other than blacks and Hispanics hardly ever meet this threshold. Appendix table 6 reports the results. We have not conducted a multivariate analysis to control for individual race/ethnicity and income status.

9. We explored the potential for racial/ethnic differences in patterns of neighborhood because it seems likely that some characteristics of minorities who live in predominantly white neighborhoods differ from those of the average white resident, and (correspondingly) that the characteristics of whites that live in predominantly minority neighborhoods differ from those of the average minority resident.

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